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ABSTRACT

This document reports on the ability of students and parents in the South to pay for the costs of education. The financial barrier that inhibits the education of many citizens and the efforts of state governments, federal government, and the postsecondary institutions to eliminate the barrier are described. Highlights indicate: (1) The financial aid needs of the full-time undergraduate students in the colleges, universities, and public vocational-technical schools in the SREB (Southern Regional Education Board) states exceed $1.08 billion. (2) Over $828 million in financial aid from all sources is available to undergraduates. However, because not all aid is distributed among institutions in proportion to student financial needs, the unmet financial need or additional aid required exceeds $339 million. (3) The need for additional financial aid is greatest at the 4-year nonpublic colleges. (4) The students from families with incomes of less than $6,000 per year have the largest unmet need, 34 percent of the total. (5) Federal student aid programs are the largest single source of aid to students in the SREB states, contributing over 27 percent of all available aid. (6) Almost 34 percent of the total available aid is in the form of loans. (7) If all student financial aid were made available on the basis of need and distributed to students in proportion to their need, unmet financial need would be reduced by 23 percent. (Author/HJM)

HIGHLIGHTS

The financial aid needs of the full-time undergraduate students in the colleges, universities, and public vocational-technical schools in the SREB states exceed $1.08 billion.

Over $828 million in financial aid from all sources is available to undergraduates. However, because not all aid is distributed among institutions in proportion to student financial needs, the unmet financial need, or additional aid required exceeds $339 million.

The need for additional financial aid is greatest at the four-year non-public colleges. While these colleges enroll only 20 percent of all undergraduates, their financial need represents 32 percent of the total aggregate need and they experience 40 percent of the unmet need.

The students from families with incomes of less than $6,000 per year have the largest unmet need, 34 percent of the total.

Federal student aid programs are the largest single source of aid to students in the SREB states, contributing over 27 percent of all available aid. Less than 15 percent of all student aid funds come from state appropriations.

Almost 34 percent of the total available aid is in the form of loans. Twenty-six percent is in grants, 18 percent in employment awards, and the remaining 22 percent in the form of educational benefits.

If all student financial aid were made available on the basis of need and distributed to students in proportion to their need, unmet financial need would be reduced by 23 percent.

Student Financial Aid Needs and Resources in the SREB States: A Comparative Analysis

Jerry S. Davis

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FOREWORD

This volume reports on a very important aspect of the financing of postsecondary education in the South--the ability of students and parents to pay for the costs of education. It describes the financial barrier that inhibits the education of many of our citizens and the efforts of the state governments, Federal government and the postsecondary institutions to eliminate that barrier.

SREB has long espoused the need for adequate access to postsecondary education, including increased financial aid to students. In 1961, the SREB Commission on Goals for Higher Education in the South called for expanded state support of scholarship and loan programs to diminish the financial barrier and encourage higher academic achievement. Since that time, many states have made laudable strides toward achievement to those goals.

There is still much to be done. It is hoped that this report will encourage more action by public policymakers and provide them with information to efficiently and effectively direct their efforts.

Winfred L. Godwin
President

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Finally, we are grateful for the support of the SREB-state higher education agency officers whose interest and encouragement helped promote this study.

INTRODUCTION

The past five years have been ones of increasingly intense interest in the problems of financing postsecondary education. This increased attention is due to a variety of causes which include: (1) rising per unit costs of instruction and educational outputs; (2) the continuing financial plight of non-public institutions that have, because of rising costs, been forced to charge higher tuitions which has, in turn, placed them at an increasing disadvantage in the marketplace for students vis-a-vis lower cost public institutions; (3) increasing demand for education from minority/poverty and other nontraditional students who typically lack sufficient financial resources to pay for education; (4) increasing demand for innovative educational programs, particularly "career education" programs, whose development is frequently quite costly; and (5) increasing competition for tax dollars from other areas of social service. The list could be extended and is well documented elsewhere.[1]

The attentions of educational and public policymakers to the problems of financing postsecondary education are usually directed toward concerns of student financial problems, concerns of institutional finance, or--in some instances--concern for the interrelationship of student and institutional finances. The focus of this report is on student financial problems, with a view toward further studies focusing on the close interrelationship between student and institutional finance.

Specifically, the purpose of this report is to provide information which will help to answer the following questions:

(1) What are the average costs to students for attending various types of postsecondary education in the SREB states?

(2) What are the family income characteristics and financial capabilities of students who are enrolled in postsecondary education in the SREB states? Or, what familial and personal resources of students can reasonably be used to pay for the costs of postsecondary education?

(3) What is the average financial need of currently enrolled students by family income circumstances and types of institutions in the SREB states?

(4) What types, amounts, and sources of student financial aid are available to enrolled students?

(5) What is the amount of unmet need or additional aid required in order for students and their parents to reasonably afford the costs of postsecondary education?

(6) What are the implications of financial need and unmet financial need experienced by enrolled students or students who might wish to attend some form of postsecondary education but are currently unable to do so?

(7) What are the implications of the various distributions of costs of students, of financial need, of financial aid, and of unmet financial need for public policy and policymaking?

Due to the limitations of time and other resources, including data availability, the focus of this report is the financial needs of full-time undergraduate students who were enrolled in public or private colleges and universities and public vocational-technical schools in 1971-72. It is understood that discussion of only the financial needs of full-time enrolled students necessarily excludes discussion of the very real financial aid needs of students who might enroll if financial resources were available, the real financial aid needs of part-time undergraduates who might enroll on a full-time basis if financial resources were increased, and the real financial aid needs of postbaccalaureate students. The needs of these students are significant subjects for studies which should also be undertaken.

The primary purpose of this report is to direct attention to determination of the minimum amount of unmet need or additional aid required to enable enrolled students to reasonably afford the costs of education. The principle underlying the concept of unmet need for currently enrolled students is one of reasonable expected contributions from students and parents toward the costs of education. Financial aid officers and economists, among others, have through their experience and research established norms for amounts of money students and parents of various financial circumstances can reasonably afford to expend for educational purposes. These norms and expectations are built into several widely used need analysis systems and procedures.

There is another way of looking at the significance of unmet need for currently enrolled students. The question arises, "If the enrolled students have unmet financial aid needs, how is it that they are enrolled in school?" The answer is that many parents and students make inordinate personal, familial, social, and financial sacrifices in order to pay the costs of postsecondary education. In a sense, the amount of unmet need represents a "sacrifice index" which can be expressed by the formula:

$$\text{Sacrifice Index} = \frac{\text{Aggregate Unmet Need}}{\text{Aggregate Financial Need}}$$

The Sacrifice Index is a measure of the magnitude of sacrifices a given population of students (and other parents) is willing and/or able to make to pay for educational costs. These students (and parents) represent a proportion of a larger population that could become willing and/or able to make the sacrifice. If it is assumed that only the enrolled students (and parents) from a given population are willing and/or able to make this amount of sacrifice, then it would appear that a reduction of the index must take place

before new, non-enrolled students can become willing and/or able to enroll in postsecondary education.

While the magnitude of its effect is unknown, the sacrifice which students and parents make is a contributing factor to "drop-out" and "stop-out" rates in postsecondary education. Students who are willing and/or able to make sacrifices in one academic year may find it impossible to do so in subsequent years. They drop out of school. When students stop or delay their education, their resources, the institutions' resources, and the public's resources are underutilized because each has received less than the maximum benefit for investment in education. It is quite possible that this loss to institutions and to the state exceeds the cost of meeting unmet need. Or, to put it another way, to develop aid programs that reduce sacrifice indices may cost less than the cost of resource underutilization.

Data for this report were drawn from published reports, a survey of a sample of financial aid administrators of postsecondary institutions in the region, institutional reports submitted to the United States Office of Education, and communication with officials of a variety of public and private agencies. The methodology employed in the study is known as aggregate need analysis. The sources of data and the methodology are described in Appendix A and Appendix B.

The data and analyses in the study are based upon the 1971-72 academic year or the 1972 fiscal year. At the initiation of this research, this was the year for which the most accurate and complete data were available. While the numerical summaries are now at least one year old, the general trends and conclusions are generally applicable to the current academic year. This applicability is made possible and valid because the critical variables do not significantly change from one academic year to the next.

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[1] Excellent analyses of those causes are included in:

Carnegie Commission, Higher Education, Who Pays, Who Benefits, Who Should Pay? (New York: McGraw-Hill, 1973).

Earl F. Cheit, The New Depression in Higher Education (New York: McGraw-Hill, 1971) and The New Depression in Higher Education--Two Years Later (Berkeley: Carnegie Commission, 1973).

Committee for Economic Development, The Management and Financing of Colleges (New York: Committee for Economic Development, 1973).

William Jellema, From Red to Black? (San Francisco: Jossey-Bass, Inc. Publishers, 1973).

The National Commission on the Financing of Postsecondary Education, Financing Postsecondary Education in the United States (Washington: U. S. Government Printing Office, 1973).

CHAPTER 1

STUDENT FINANCIAL NEED IN THE SREB STATES

Student financial need is a relative concept and quantity. In its simplest form it is the difference between the cost of education to a student and the amount of resources he (and his family) can reasonably afford to expend to meet the cost. Hidden within this definition, however, are a variety of complex concepts and unresolved issues. It is appropriate to briefly discuss a few of them here.

The first set of issues concerns the phrase, "cost of education to a student". There are two categories of costs: out-of-pocket or direct costs (such as tuition and fees, room and board, books and supplies, transportation, and personal expenses) and indirect costs (which include the student's lost earnings as a consequence of attending school rather than taking full-time employment). Most studies that have attempted to include indirect costs in their analyses have concluded that these exceed direct costs. However, most policymakers have been reluctant to consider indirect costs of education in the pricing of postsecondary education and development of student financial aid programs. One reason for this exclusion is that educational expenditures are considered an investment in the sense that expenditures on education are likely to produce a higher lifetime earning pattern than the student would have otherwise experienced without such an investment. Under this rationale, society through its instruments of education and government services is not responsible for defrayal or reimbursement of indirect costs because the student is the recipient of benefits from that investment.

On the other hand, those who believe that society, as well as the student, benefits from the student's education have taken steps to provide education at lower direct costs in the form of tuition subsidies to public institutions and cost-of-education allowances at non-public institutions. Policymakers who subscribe to this belief generally hold that keeping direct costs to students at a minimum or providing financial aid programs represents a substantial and sufficient contribution to students' educational costs.

In this study, the concern is with direct educational costs to the student, even though it is known that indirect costs exert a strong influence on student decisions to attend school, especially in the case of minority/poverty students whose earnings might be used to support their parents and other family members.

A student's cost of education can vary considerably with his choices of institutions and living arrangements. For example, if he lives at home with his parents and attends a two-year public community or junior college, his costs will be much less than if he attends a four-year private university and resides in a domitory on campus or apartment off campus. If a student is married and/or has children, his costs of education will differ from those

of the single student who is dependent on his parents for a part of his financial support.

There is disagreement among policymakers regarding what types and amounts of money are legitimate direct educational costs. Some financial aid programs treat only tuition and fees as "legitimate" costs. Some financial aid administrators, in determining the financial need of students who reside with their parents, will make no allowances for the student's room and board even though this arrangement costs parents money. Still others who assess a constant allowance for commuting are dramatically different.

Another name of these out-of-pocket costs is the "student budget." As data for this study were collected, it was noted that financial aid program administrators' estimates of student budgets varied dramatically within states for the same types of institutions. This variance, together with other research on student expenditures, indicates that student budgets may in many instances be unrealistic. State and Federal policymakers would be well advised to seek more accurate determination of student costs; if financial need represents the differences between costs and ability to pay, and awards are based upon this difference, many systematic injustices may take place in the distribution of aid dollars. Student financial aid dollars are limited. If budgets are unrealistically low, aid dollars may not have their maximum impact because the need they meet may still leave the student and his family with an undue sacrifice which they may be unable to make. If budgets are unrealistically high, limited aid dollars will be distributed to students who don't need them while other equally needy students may be excluded from awards.

The second set of issues connected with definition of need arises from the concept of "what a student and his family can reasonably afford to expend" to meet educational costs. While the determination of "ability to pay" for costs of education has a rather lengthy history and many acceptable need analysis systems have been developed and utilized, there is still disagreement among policymakers on procedures of need analysis. For example, the current Federal need analysis system for the Basic Educational Opportunity Grant Program (BEOGP) expects an annual contribution of $669 from a family of five with an annual income of $9,000, while the College Scholarship Service suggests such a family would be able to contribute $446 toward the education of one child in college.

Part of this difference is related to the ways in which assets and savings are treated by the different systems. Another part of the difference is related to the use of the BEOGP need analysis system to ration limited aid funds among applicants. Like many state program need analysis systems, the BEOGP system is strongly influenced by the amount of aid money to be distributed, and not necessarily by the annual financial circumstances of the aid applicants.

All of the above illustrates that while the financial need of an individual

student is a real amount of money, demonstrated financial need is the difference between some estimate of cost and another estimate of the student's ability to pay for those costs. If policymakers choose to raise family contribution expectations or to disallow many types or amounts of expenditures, demonstrated financial need can be reduced to zero. On the other hand, if policymakers choose to reduce family contribution expectations or raise the student budgets, demonstrated financial need could experience a dramatic increase.

The financial need of groups of students is the subject of consideration here. The name of this subject is "aggregate financial need". The aggregate need of a group of students is dependent on the choices of institutions and living circumstances that each member of the group has made. If, for example, all students in a group who were from low income families with low ability to pay chose to attend low cost institutions, then the aggregate need for the group would be lower than if most of them chose to attend high cost institutions.

Not all lower income students attend low cost institutions nor do all higher income students attend high cost institutions. The reason for this is that student choices of postsecondary education are not entirely economic, but are decisions influenced by many complex familial, personal, social, and educational factors. Table 1 displays the weighted average costs that all full-time undergraduates paid at different types of institutions in the region in 1971-72. The weighted averages are based upon the costs and enrollments in that year.

TABLE 1

Weighted Average Student Budgets for Postsecondary Institutions, SREB States, 1971-72

Institutional Types	Resident	Commuter
4-Year Public Colleges	$2,010	$1,675
4-Year Non-Public Colleges	3,210	2,760
2-Year Public Colleges	1,855	1,600
2-Year Non-Public Colleges	2,410	1,845
Public Vo-Tech Institutes	1,900	1,330

Table 2 displays the family income distributions of students by types of institutions in the region in 1971-72.

TABLE 2

Family Income Distributions of Enrolled Dependent Students
By Institutional Type, SREB States, 1971-72

Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public	Vo-Tech Institutes
Less than $6000	23.8%	21.4%	31.9%	26.1%	46.7%
$6000 to $8999	20.4	17.8	26.4	24.0	25.5
$9000 to $11,999	19.1	16.3	19.8	19.4	15.8
More than $12,000	36.7	44.5	21.9	30.5	12.0
	100.0%	100.0%	100.0%	100.0%	100.0%
Median Income	$9,911	$10,987	$8,057	$8,987	$6,388

The data in Table 2 indicate that students from low income families frequently enroll in low cost public two-year colleges and vocational-technical schools. Students from upper income families frequently enroll in four-year colleges and universities. Another way of looking at the distributions is to look at the way all students from a particular income interval enrolled in various institutions. These data are presented in Table 3.

TABLE 3

Percentage of Enrolled Dependent Students By
Income Interval and Institutional Type,
SREB States, 1971-72

Institutional Type	Less than $6000	$6000 to $8999	$9000 to $11,999	More than $12,000	All Students
4-Year Public Colleges	51.5%	53.6%	52.4%	59.6%	55.9%
4-Year Non-Public Colleges	16.5	16.7	16.6	25.7	19.9
2-Year Public Colleges	21.6	21.8	21.7	11.1	17.5
2-Year Non-Public Colleges	2.2	2.5	2.4	2.0	2.2
Public Vo-Tech Institutes	8.2	5.4	6.9	1.6	4.5
	100.0%	100.0%	100.0%	100.0%	100.0%

From Table 3 it can be seen that while they enroll just 22 percent of all students, the public two-year colleges and vocational-technical schools enroll almost 30 percent of the students from families of "less than $6000" annual income. Conversely, these institutions enroll less than 13 percent of all the students from families with income of "more than $12,000" per year. Also of note is that while only one out of every five enrolled students attended a four-year non-public college, one out of every four students from families with incomes of "more than $12,000" were enrolled at these types of institutions.

The distribution of students of various financial capabilities among institutions of different costs produced an estimated aggregate financial need of $1,089,220,000 for full-time enrolled undergraduates in the SREB states in 1971-72. Table 4 displays the amounts of aggregate need by institutional types.

TABLE 4

Estimated Aggregate Financial Need for Full-time Undergraduates By Institutional Types, SREB States, 1971-72

(amounts in millions)

Institutional Type	Financial Need	% Total Need	% Total Enrollment
4-Year Public Colleges	$534.60	49.1%	55.8%
4-Year Non-Public Colleges	348.82	32.0	19.9
2-Year Public Colleges	140.06	12.9	17.5
2-Year Non-Public Colleges	28.15	2.6	2.2
Public Vo-Tech Institutes	37.59	3.4	4.6
	$1.089.22	100.0%	100.0%

Since the income distributions of the students enrolled at the public four-year colleges are not dramatically different from those of non-public four-year colleges, the disproportionate financial need of the latter is somewhat attributable to higher student budgets. While the four-year non-public colleges enroll only 20 percent of the students, these students experience 32 percent of the aggregate financial need.

The calculated aggregate financial need of independent students (those students who are not dependent on their parents for financial support) was added into the institutional totals cited above. Table 5 displays the aggregate financial need of students by family income and independent student status.

The students from lower income families, as should be expected, have the greatest proportion of financial need. For example, while students from families of less than $9,000 annual income represent about 36 percent of all enrolled students, they experience almost 70 percent of the aggregate financial need. It will be noted that only a small percentage of the aggregate need is experienced by students from families of "more than $12,000" annual income. In most state summaries no financial need will be shown for these students. This does not mean there are no individual students with financial need from families in this income range. It means that, in the aggregate, students in this group have relatively little financial need. (See Appendix A for a more complete discussion of this issue.)

TABLE 5

Estimated Aggregate Financial Need for Full-time Undergraduates By Family Income Interval SREB States, 1971-72

(amounts in millions)

Income Interval	Financial Need	% Total Need	% Total Enrollment
Less than $6000	$445.67	40.9%	21.2%
$6000 to $8,999	306.56	28.1	14.9
$9000 to $11,999	139.70	12.8	15.3
More than $12,000	7.90	0.7	28.3
Independent	189.39	17.5	20.3
	$1,089.22	100.0%	100.0%

The patterns of financial need experienced by students at different types of institutions and from different income intervals vary by states. Tables 6 and 7 display the ratios between percentages of enrollment and percentages of financial need for each state. A number larger than 1.00 indicates the percentage of aggregate financial need is higher than the percentage of enrolled students.

TABLE 6

Ratio of Total Aggregate Need to Total Enrollment By Institutional Types, SREB States, 1971-72

State	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public	Public Vo-Tech
Alabama	.902	2.106	.569	1.333	.726
Arkansas	.878	1.582	.633	1.186	1.140
Florida	.957	1.739	.692	1.571	--
Georgia	.827	2.214	.713	.205	.528
Kentucky	.858	1.722	.489	1.850	--
Louisiana	.831	2.385	--	--	.826
Maryland	.926	1.515	.821	2.667	--
Mississippi	1.081	1.702	.594	1.727	--
North Carolina	.823	1.687	.535	1.089	.579
South Carolina	.788	1.480	--	1.189	.770
Tennessee	.806	1.631	.564	1.500	.667
Texas	1.195	1.825	.799	1.600	1.625
Virginia	.909	1.510	.659	1.269	--
West Virginia	.849	1.694	.723	1.044	--
Region	.880	1.608	.737	1.182	.739

TABLE 7

Ratio of Total Aggregate Need to Total Enrollment
by Income Intervals, SREB States, 1971-72

State	Less than $6000	$6000 to $8999	$9000 to $11,999	More than $12,000	Independent Student
Alabama	1.904	1.447	.725	.074	.865
Arkansas	1.650	1.309	.530	--	.893
Florida	1.977	1.733	1.035	.065	.851
Georgia	2.010	1.667	.985	.121	.796
Kentucky	2.101	1.546	.649	--	1.040
Louisiana	2.075	1.632	.522	--	1.158
Maryland	2.331	1.946	1.216	--	.915
Mississippi	1.737	1.283	.411	--	.971
North Carolina	2.005	1.653	.933	.036	.809
South Carolina	2.148	1.677	.937	--	.820
Tennessee	2.104	1.728	.782	--	1.022
Texas	1.894	1.582	.773	--	.789
Virginia	2.349	1.963	1.162	--	.897
West Virginia	1.961	1.660	.926	--	1.144
Region	1.929	1.886	.837	.025	.862

These tables help to illustrate the point that each state's financial aid problem or the aggregate need of the students enrolled in the state is somewhat different in pattern from another state. For example, the difference between the ratios of need to enrollment for four-year public and four-year non-public colleges for the region is .728. But for Alabama, Georgia, Kentucky, Louisiana, and North Carolina the respective differences are 1.204, 1.387, .864, 1.554, and .864. This indicates that the distributions of student ability to pay and of costs at public and non-public four-year colleges in these states are dramatically different. It further indicates that if it were desirable to policymakers "equalize" the costs of attending four-year public and non-public colleges in these states, considerable amounts of finanical aid would be necessary.

By using the ratios in Table 7 it is possible to make comparisons of the relative financial aid problem of students from different family income circumstances. For example, in Florida, Maryland, and Virginia the ratio of financial need to enrollment of students from families in the $9,000 to $11,999 income interval exceeds 1.00. This indicates that the financial need of these students in these states is exacerbated by their greater enrollment at higher cost institutions than in other states, such as Arkansas, Louisiana, and Kentucky.

If need and enrollments were of the same proportion, then it could be hypothesized that costs and student ability to pay were in balance and the flow of students among institutions is closely related to costs of those institutions.

But costs and student ability to pay are not in balance in any state. In some states the imbalance is attributable more to different costs among institutional types and in others it is due more to differences in student ability to pay among institutional types. The imbalance in both cases is, in part, related to the impact of student financial aid on student choice of college decisions. This point will become clearer in Chapter 3 with a discussion of unmet financial need.

The aggregate financial need for the SREB states exceeds one billion dollars. The next chapter will examine the availability of financial aid to meet that need.

CHAPTER 2

AVAILABLE STUDENT FINANCIAL AID IN THE SREB STATES

The sources of financial assistance are myriad in number, but researchers usually group them into four basic categories: institutions, state governments, the Federal government and private agencies (banks, credit unions, savings and loan associations, professional associations, businesses and industries, church and civic groups, and service clubs).

Because of the nature of data available to SREB, six sources of aid are identified in this chapter. It was not possible in many programs to determine what proportion of the dollar amounts of awards were state, Federal, institutional or private in origin. For example, public institutions' aid programs are in part supported by state appropriations. However, the different ways whereby appropriations are allocated within states, the different ways in which the monies are distributed to students, and the ways in which the funds are reported as used by the institutions all make it difficult if not impossible to obtain a precise estimate of the percentage that originate in state appropriations.

If all public institutional aid dollars reported below came from appropriations and these were added to dollars directly available to students through state student financial aid programs, no more than 20 percent of all available aid could come from state appropriations. The best estimate of state support of student financial aid in the SREB states is that it is between five and ten percent of all available aid from all sources.

Another problem in assessing the origin of aid dollars is found in the aid available to students through the Federally Insured and Guaranteed Loan Programs. Some of these programs could be considered state programs in the sense that they are administered by states, are funded by state appropriations or the sale of general revenue bonds, and are operated for the citizens of the states. They may, however, also be considered as cooperative efforts by the states, the Federal government, and private agencies. States frequently administer these loan programs, private lenders provide most of the capital, and the Federal government guarantees to the lender that the loan will be repaid and, in some cases, provides an interest subsidy to the borrower while he is enrolled.

A third problem area is that of educational benefits or those awards which are provided to students based upon (1) their own or their parents' status as a veteran, (2) their status as a Social Security benefits recipient or (3) participation in a vocational rehabilitation program. Many of these programs, especially the vocational rehabilitation ones, utilize both Federal and state dollars.

For these reasons, six categories of sources of aid are utilized in this

report:

Federal Student Aid Programs - include the institutionally-based College Work Study Program (CWSP), and National Direct Student Loan Program (NDSL), the Supplementary Economic Opportunity Grant Program (SEOG), the Health Professions and Nursing Student Assistance Program, the Law Enforcement Education Program (LEEP), and the Cuban Loan Program. The Basic Educational Opportunity Grant Program (BEOGP) also falls in this category but it was not in operation during the year under study.

State Student Aid Programs - include those comprehensive or categorical scholarship and/or loan programs which are operated through agencies other than institutions to provide assistance to students.

Guaranteed Loan Programs - include the Federally-sponsored Federally Insured Student Loan Program (FISLP) and the Guaranteed Loan Program (GLP).

Institutional Student Aid Programs - include those funds available primarily through the institutions as well as funds which are directly controlled by the institution and which are not included in any of the other categories listed. The amount comprises all non-federal institutionally administered scholarships, loans, and student employment opportunities.

State and Federal Educational Benefits - include Social Security educational benefits, vocational rehabilitation benefits, and state veterans' or veterans' dependents' benefits. They do not include United States Veterans Administration benefits (see Appendix A for further discussion of VA benefits).

Private and Other Student Aid Programs - include loans, scholarships, and work from private agencies and foundations, church and civic groups, and local community organizations.

In 1971-72, there was an estimated total of $828.78 million dollars available to full-time undergraduates in SREB states from these six sources. Table 8 presents the available aid by source.

The largest single source of financial aid was from Federal student aid programs. An almost equivalent amount of student aid was available through institutional student aid programs. State and Federal Educational Benefits and Guaranteed Loan Programs each provided for about one fifth of the total available dollars. The remainder of the aid was either from state student aid programs or from private and other student aid programs.

The availability of aid dollars, by source, varies among states and institutions. Variances among institutional types are, however, more significant than those by state. Table 9 displays the percentages of available aid by source for each institutional type.

TABLE 8

Sources of Student Financial Aid for Full-time Undergraduates, SREB States, 1971-72

(amounts in millions)

Source	Amount	% of Total
Federal Student Aid Programs	$227.09	27.4
Institutional Student Aid Programs	222.11	26.8
State and Federal Education Benefits	188.13	22.7
Guaranteed Loan Programs	169.90	20.5
State Student Aid Programs	13.26	1.6
Private and Other Student Aid Programs	8.29	1.0
	$828.78	100.0%

TABLE 9

Sources of Student Financial Aid for Full-time Undergraduates By Institutional Types, SREB States, 1971-72, In Percents

Source	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public	Public Vo-Tech Institute
Federal Student Aid Programs	24.4%	35.1%	23.8%	41.2%	14.7%
Institutional Student Aid Programs	28.5	35.2	7.0	18.7	3.5
State and Federal Educational Benefits	23.5	12.1	34.8	19.2	63.4
Guaranteed Loan Programs	21.0	14.3	32.6	18.0	17.4
State Student Aid Programs	1.6	2.3	0.8	1.9	0.0
Private and Other Student Aid Programs	1.0	1.0	1.0	1.0	1.0
	100.0%	100.0%	100.0%	100.0%	100.0%
Percent all Aid	54.8	27.6	13.0	2.2	2.4

Federal student aid programs are the source of almost 36 percent of the aid available to non-public college students. If the guaranteed loan programs are considered in addition to the Federal student aid programs, non-public college students receive 54 percent of all financial aid from aid programs

which are directly supported by the Federal government. It is clear that without Federal government support of non-public college students, the non-public colleges would be in even greater financial distress. It will be noted in Table 10 that over 33 percent of all the Federal student aid and guaranteed loan program dollars are available to non-public college students, who comprise only 22 percent of all students included in this study.

It is widely known that non-public colleges spend proportionately more of their own resources on student aid than do public colleges. While this is the case, the percentage of total aid available to non-public four-year college students from their institutions is not substantially different from that available to public four-year college students. From the student's point of view, the higher costs of the non-public institutions are not offset by greater proportions of institutional student aid. Without the aid from the other sources, it is unlikely that needy students could afford to attend non-public colleges.

The belief that providing low-tuition education to students is sufficient to permit access to public two-year colleges and vocational-technical institutes is reflected in the percentages of institutional aid dollars available at these institutions. Only 6 percent of all aid available to students attending these lower cost institutions is available from institutional funds. If these students did not have access to other sources of aid, their financial aid problem would be significantly larger.

State and Federal educational benefits constitute nearly two-thirds of all the aid available to vocational-technical institute students. If these students are not eligible for educational benefits, their only other significant sources of aid are the Federal student aid and the guaranteed loan programs. These two sources account for nearly the remaining one third of the aid available to students who attend the vocational-technical institutes.

Table 10 shows how the total aid from each source is distributed among the types of institutions. This table and the data in Table 9 illustrate one of the principle reasons for the financial aid problem in the region and the nation, namely the uneven distribution of aid among institutions.

It may help the reader to turn back to Table 4 (page 5) which shows the percentage distributions of financial need and enrollments before reading on. With the slight exception of the vocational-technical institutes the distribution of Federal student aid program monies closely conforms to the distribution of aggregate financial need. This is in part because the programs included in this source are based on financial need.

The distributions of state and Federal educational benefits and guaranteed loans conform more closely to the distribution of enrollments among institutions. Since educational benefits are not "need-based," the first conformity might reasonably be expected. The distribution of guaranteed loans in conformity with the distribution of enrollments is harder to explain.

TABLE 10

Distribution of Student Financial Aid Sources for Full-time Undergraduates Among Institutional Types, SREB States, 1971-72, In Percent

Institutional Types	Federal Student Aid	Institutional Student Aid	Educational Benefits	Guaranteed Loans	State Student Aid	Private Student Aid
4-Yr Public Colleges	48.8%	56.3%	56.6%	58.5%	52.9%	54.8%
4-Yr Non-Public Colleges	35.3	36.3	15.0	19.0	38.3	27.7
2-Yr Public Colleges	11.3	3.4	20.0	20.8	6.3	13.0
2-Yr Non-Public Colleges	3.3	1.5	1.9	1.9	2.5	2.2
Public Vo-Tech Institutes	1.3	0.3	6.5	2.0	0.0	2.3
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

One possible explanation is that a large proportion of these loans could be "loans of convenience" and not necessarily needs-based. In other words, many loans might have been issued to students in amounts which exceeded their demonstrated financial need, simply for the recipients' financial convenience. It is worthwhile to note that a possible reason for the comparatively large percentage of educational benefits available to vocational-technical institute students is that many of the dollars are awarded under vocational rehabilitation programs for types of study which are available only at these institutions.

The distributions of available aid from other sources do not closely correspond with either the distribution of need or enrollments of institutions.

In addition to the institutional variations in sources of aid, there are institutional variations in the types of aid available to students. Financial aid is offered to students in the form of scholarships, grants, loans, employment, or educational benefits. Scholarships or grants include awards of money, tuition discounts, remissions of tuition and fees, or similar conditions that require neither repayment nor service to be performed by the student. Loans include awards of money that require repayment in dollars or service, in whole or in part, or without payment of interest. Employment awards require the student to provide his services for either a specified and announced duration, or for an unspecified duration, limited by the time needed to complete a given task. Educational benefits, as defined above, are things such as Social Security educational benefits, vocational rehabilitation benefits, and payments made to veterans or their dependents as a consequence of military service.

TABLE 11

Types of Available Aid By Institutional Types,
SREB States, 1971-72

(amounts in millions)

Institutional Type	Grants		Loans		Work		Educational Benefits		Total	
4-Year Public	$115.82	25.5%	$153.48	33.7%	$78.35	17.3%	$106.68	23.5%	$454.33	100.0%
4-Year Non-Public	84.80	37.1	73.54	32.2	42.59	18.6	27.79	12.1	228.72	100.0
2-Year Public	11.05	10.3	42.78	39.6	16.65	15.3	37.53	34.8	108.01	100.0
2-Year Non-Public	4.02	22.0	6.06	33.2	4.68	25.6	3.51	19.2	18.27	100.0
Public Vo-Tech Institutes	0.85	4.4	3.85	19.8	2.42	12.5	12.33	63.3	19.45	100.0
Region	216.54	26.1	279.71	33.7	144.69	17.5	187.84	22.7	828.78	100.0

Table 11 displays the distribution of financial aid by types of institutions in the region. More aid is available in the form of loans than any other type of award. Loans and work account for over one half of the available aid from all sources. This fact is noted because some observers, in discussing student financial aid, categorize aid into just two types--grants and self help. Self help has two forms--work and loans.

Self-help, so these observers offer, is not student aid in a literal sense. A student who is paid an hour's wage for work worth that wage is not being "given" anything. He is earning what he is receiving. Loans, it is offered, are not really student aid but are "student facilitations" in the sense that they are usually on a "learn now, pay later" basis, for they are frequently repaid with interest. The interest rate is crucial. If the rate is below market rates, the student has received a subsidy. The total amount of the subsidy is determined by the repayment terms. Thus the subsidy, and not the loan itself, these observers would consider as student aid. Grants and educational benefits are the only form of financial aid for which the donor does not receive a direct and more or less immediate benefit from the recipient's education.

Grant money represents a greater percentage of available aid at the four-year non-public colleges than at any other type of institution. Quite small percentages of the aid available to public community or junior colleges and vocational-technical schools are in the form of grants. If educational benefits are excluded, students at these lower cost institutions receive a greater proportion of their financial aid in loans than in any type of award.

Another way of describing the distribution of aid by types is displayed in Table 12. This table shows how each type of award is distributed among institutions. Two facts should be noted. While the four-year non-public college students receive about 28 percent of all available aid, they receive over 39 percent of available grant money. The public community and junior

TABLE 12

Distribution of Student Financial Aid Types, for Full-time Undergraduates Among Institutional Types, SREB States, 1971-72, In Percents

Institutional Types	Grants	Loans	Work	Educational Benefits	Total
4-Year Public Colleges	53.5%	54.8%	54.2%	56.6%	54.8%
4-Year Non-Public Colleges	39.2	26.3	29.4	15.0	27.6
2-Year Public Colleges	5.1	15.3	11.5	20.0	13.0
2-Year Non-Public Colleges	1.8	2.2	3.2	1.9	2.2
Public Vo-Tech Institutes	0.4	1.4	1.7	6.5	2.4
	100.0%	100.0%	100.0%	100.0%	100.0%

college students, who receive 13 percent of all available aid, only receive five percent of all grant monies.

A third way of categorizing financial aid is by its degree of availability. There are three categories of availability of funds:

General Availability - unrestricted funds generally but not completely based upon financial need for which the largest number of applicants can qualify and from which the largest number may be eligible to receive assistance.

Limited Availability - funds typically, but not exclusively, awarded or assigned to recipients on the basis of specific characteristics or educational goals with considerations of financial need, but not awarded strictly on the basis of financial need.

Restricted Availability - funds which are highly restricted by geography, curriculum, secondary school preparation, institutional matriculation, donor preferences or choices, or special and unusual recipient characteristics. Need may or may not be a qualification for an award.

Funds and awards from programs in the latter two categories are used to achieve goals in addition to or in lieu of meeting a student's financial aid needs. Among these goals are: one, to reward the recipient for some achivement or status; two, to encourage the recipient to enroll in particular programs of study; and, three, to encourage recipients to enroll in specific institutions or kinds of institutions.

If public policymakers desire to provide aid recipients with freedom of access to some form of postsecondary education or freedom of choice of postsecondary educational programs of institutions, then funds with general availability are the ones which are best suited to the task. For this reason, special attention is given to these funds in this report.

Some examples of programs which fall in each category may be helpful. General Availability includes funds from the Federal NDSL, SEOG, and CWS Programs, and some state student financial aid programs. Limited Availability includes the Federal Law Enforcement Education Program, the Health Professions and Nursing Student Assistance Program, and the Cuban Loan Program, as well as most of the funds reported in this study as Guaranteed Loan Program funds. Restricted Availability includes Social Security Administration, vocational rehabilitation programs, state veterans' assistance programs, and most private church and civic group or other agency funds. Scholarships awarded to students for athletic, music or other special talents fall in this category.

Because insufficient data were available to make good estimates of the amounts of aid available in the limited and restricted categories for each type of institution or income interval, only aid that falls in the general availability category is discussed below. For all SREB states, however, it

is estimated that 44 percent of the aid is in the general availability category, 24 percent is in the limited availability category, and the remaining 32 percent is in the restricted availability category.

Table 13 displays the amount of aid, by institutional type, which falls in the general availability category.

TABLE 13

Total and Generally Available Financial Aid for Full-time Undergraduates By Institutional Types, SREB States, 1971-72

(amounts in millions)

Institutional Types	Total Aid	% Total Aid	Generally Available Aid	% Generally Available	Generally Available Total Aid
4-Yr Public Colleges	$454.33	54.8%	$185.87	50.9%	40.9%
4-Yr Non-Public Colleges	228.72	27.6	135.45	37.1	59.2
2-Yr Public Colleges	108.01	13.0	28.64	7.9	26.5
2-Yr Non-Public Colleges	18.27	2.2	10.35	2.8	56.7
Public Vo-Tech Institutes	19.45	2.4	4.60	1.3	23.7
	$828.78	100.0%	$364.91	100.0%	44.0%

The four-year non-public college students have access to a greater percentage of aid in the general availability category than they do to total aid, 37.1 percent as compared to 27.6 percent. The proportions of total aid and of generally available aid to which public four-year college students have access are similar.

Only about one of every four dollars of aid available to public community and junior colleges or vocational-technical institutes is generally available. While these students have access to over 15 percent of all the available aid, they have access to only nine percent of the aid which is generally available. These two facts indicate that if a financially needy student wants to enroll at one of these types of institutions his chances of receiving financial aid are less than at four-year colleges because of the restrictions on the aid available to him.

It has been noted that students of different family financial circumstances enroll at different types of institutions. The distributions of students and of financial aid among institutions produces a distribution of available aid among students which is displayed in Table 14.

TABLE 14

Financial Need, Total Aid, and Generally Available Aid for Full-time Undergraduates By Family Income Intervals, SREB States, 1971-72

(amounts in millions)

Income Interval	Financial Need	Total Available Aid	Generally Available Aid
Less than $6000	$445.67	$332.74	$169.63
$6000 to $8999	306.56	226.40	113.66
$9000 to $11,999	139.70	91.96	49.01
More than $12,000	7.90	73.85	8.52
Independent Students	189.39	103.83	24.09
	$1,089.22	$828.78	$364.91

Financial need and available aid are unevenly distributed among students of different family financial circumstances, just as they are unevenly distributed among students at different types of institutions. Table 15 displays the percentages of need, available aid, and generally available aid by income intervals.

TABLE 15

Percentage of Enrollments, Financial Need, Total Aid, and Generally Available Aid for Full-time Undergraduates By Family Income Intervals SREB States, 1971-72

Income Interval	Enrollment	Financial Need	Total Available Aid	Generally Available Aid
Less than $6000	21.2%	40.9%	40.2%	46.5%
$6000 to $8999	14.9	28.1	27.3	31.2
$9000 to $11,999	15.3	12.8	11.1	13.4
More than $12,000	28.3	0.7	8.9	2.3
Independent Students	20.3	17.5	12.5	6.6
	100.0%	100.0%	100.0%	100.0%

The greatest proportional differences between financial need and available aid are found in the upper family income interval and in the "independent student" interval. These differences are largely due to policies which govern the administration of student financial aid. The students from families with incomes of "more than $12,000" per year who have access to aid

funds are likely to have access to aid which is in the limited or restricted categories of availability and, therefore, not based strictly on financial need. Their aid might include academic, athletic or other special talent scholarships which are not based on financial need but are designed to reward students and attract them into school.

The differences in percentages of need and available aid for the independent students are also influenced by policies governing the administration of aid but in a different fashion. First of all, there is much disagreement among financial aid administrators concerning the calculation of financial need for independent students. Another possible explanation is that aid programs might exclude independent students from eligibility by strict regulations concerning independence. A third explanation, which is related to the second, is that agencies or institutions which create or fund financial programs subscribe to the belief that a student's family is responsible for his costs of education, whether his "family" is his wife and children or his parents. Finally, while it is not a policy related explanation, the simple fact that many independent students enroll at public community and junior colleges or vocational-technical institutes, where financial aid resources are limited, influences these distributions.

Regardless of the explanation for the lack of aid available to independent students, their increasing enrollment and their real needs call for changes in policies regarding their eligibility for financial aid.

The distributions of students, of costs, and of financial need, created a need for an estimated additional $339 million in financial aid for the full-time undergraduate students in the region in 1971-72. In the next chapter the nature of that unmet need will be described.

CHAPTER 3

UNMET FINANCIAL AID NEEDS IN THE SREB STATES

The aggregate unmet financial aid need for full-time undergraduates in the SREB states in 1971-72 was $339,030,000. This is a minimum estimate--because of the nature of assumptions, estimations, approximations and methodology used in this study.

The distribution of the unmet need by institutional types was: four-year public colleges, $126,850,000; four-year non-public colleges, $136,930,000; two-year public colleges, $43,150,000; two-year non public colleges, $13,100,000, and public vocational-technical institutes, $19,000,000.

The percentage distributions of enrollments, financial need, available aid, and unmet financial need are displayed in Table 16.

TABLE 16

Percentage of Enrollments, Financial Need, Total Aid, and Unmet Need for Full-time Undergraduates By Institutional Types, SREB States, 1971-72

Institutional Types	Enrollment	Financial Need	Available Aid	Unmet Need
4-Year Public Colleges	55.8%	49.1%	54.8%	37.4%
4-Year Non-Public Colleges	19.9	32.0	27.6	40.4
2-Year Public Colleges	17.5	12.9	13.0	12.7
2-Year Non-Public Colleges	2.2	2.6	2.2	3.9
Public Vo-Tech Institutes	4.6	3.4	2.4	5.6
	100.0%	100.0%	100.0%	100.0%

The data indicate a dramatic problem for the non-public colleges. These colleges enroll 22 percent of the students who have 35 percent of the financial need, but over 44 percent of all the unmet need. The public vocational-technical institutes are, however, in an even worse relative position. While their enrollment represents only 4.6 percent of the total, and they have just 3.4 percent of the financial need, they have 5.6 percent of the unmet need.

Another way of looking at the unmet need problem is by the extent to which each dollar of need is satisfied. At four-year public colleges, for every dollar of need, 76 cents in aid is available to meet that need. The corresponding amounts for the other institutions are: four-year non-public colleges, 61 cents; two-year public colleges, 69 cents; two-year non-public

colleges, 53 cents, and public vocational-technical institutes, 51 cents.

The unmet financial need of students of different family financial circumstances is displayed in Table 17. It will be noted that the mathematical difference between financial need and available aid is not equal to unmet needs in any interval. Also, for the "more than $12,000" interval, there is unmet need even though there is almost ten times as much available aid as there is need at this interval. The reason for these "illogical" differences is that aid and need are not evenly distributed among income intervals among or within institutional types. The aggregating of need, aid, and unmet need across income intervals, institutions, and states produced these apparent anomalies.

TABLE 17

Financial Need, Total Aid, and Unmet Need for Full-time Undergraduates By Family Income Intervals, SREB States, 1971-72

(amounts in millions)

Income Interval	Financial Need	Available Aid	Unmet Need
Less than $6000	$445.67	$332.74	$116.11
$6000 to $8999	306.56	226.40	83.53
$9000 to $11,999	139.70	91.96	52.86
More than $12,000	7.90	73.85	1.84
Independent Students	189.39	103.83	84.69
	$1,089.22	$828.78	$339.03

By income intervals, unmet need is proportionally distributed in close correspondence to financial need with one sharply notable exception, that of the independent students. While they have only 17 percent of the financial aid needs, they have 25 percent of the unmet need. To put it another way, for every dollar of financial need experienced by independent students, only 55 cents in financial aid is available to meet their needs.

The students from families with incomes in the $9,000 to $12,000 interval also do not fare well in the distribution of available aid. Their financial need represents 13 percent of all aggregate need but their unmet need represents 16 percent of all aggregate unmet need. For every dollar of financial need experienced by these students, only 62 cents in financial aid is available to meet their needs. Table 18 displays the proportional distributions of enrollment, financial need, available aid, and unmet need by family income intervals.

In Chapter 1, ratios between the institutional enrollments and aggregate financial need were utilized to show how financial need varied within and

among states according to distributions of the students' ability to pay and the institutional costs. In this chapter, ratios will be used to illustrate the extent to which the financial aid and the financial need distributions lack correspondence. This will be done as follows. The percentage of total state aggregate need experienced by students at each type of institution is known. The percentage of total state aggregate unmet need experienced by students at each type of institution is also known. The ratios between these two percentages were calculated for each institutional type in each state. These are displayed in Table 19.

TABLE 18

Percentage of Enrollments, Financial Need, Total Aid, and Unmet Need for Full-time Undergraduates, By Family Income Intervals, SREB States, 1971-72

Income Interval	Enrollment	Financial Need	Available Aid	Unmet Need
Less than $6000	21.2%	40.9%	40.2%	34.3%
$6000 to $8999	14.9	28.1	27.3	24.6
$9000 to $11,999	15.3	12.8	11.1	15.6
More than $12,000	28.3	0.7	8.9	0.5
Independent Students	20.3	17.5	12.5	25.0
	100.0%	100.0%	100.0%	100.0%

If the amounts of financial aid available to needy students at each type of institution were effectively distributed according to the need of students at those institutions, the ratios would each be 1.00. "Effective distribution" refers here to the distribution of financial aid in accordance with and in proportion to financial need. Regardless of how much or little aid was available, if it were proportionately applied to the financial need of students at each type of institution, their proportion of unmet need would equal their proportion of financial need. If all aid were effectively distributed, then any unmet need would simply be a function of insufficient funds, not the way the funds were distributed.

If the ratio is smaller than 1.00, the distribution of effective aid dollars (those dollars that meet need) "discriminates" in favor of students at that type of institution. If the ratio is larger than 1.00, the distribution of effective aid dollars discriminates against those students. The sums of the ratios for each state can be used as an indicator of the relative extent to which the distribution of aid (not the amount of aid) contributes to the unmet financial need problem in that state. When the ratios vary from 1.00, the amount of variance serves as a relative indicator of the ineffective distribution of financial aid. So that states with different numbers of institutions can be compared, the sum of all the differences between the

ratios and 1.00 has been divided by the number of types of institutions in that state. The larger the index number, the greater the contribution of the lack of correspondence in the distribution of aid makes toward unmet need.

TABLE 19

Ratio of Proportions of Unmet Need to Aggregate Financial Need By Institutional Types, SREB States, 1971-72

State	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public	Public Vo-Techs	Effectiveness Index
Alabama	.787	1.488	.048	.600	1.932	597
Arkansas	.926	1.014	.684	.105	1.579	375
Florida	.790	1.277	.902	1.818	--	351
Georgia	.881	1.151	.784	1.000	1.343	166
Kentucky	1.204	.745	.182	.757	--	380
Louisiana	.426	2.358	--	--	1,684	872
Maryland	1.006	.688	1.327	1.375	--	255
Mississippi	.997	1.656	.567	.737	--	344
North Carolina	.476	1.414	.674	1.705	1.041	402
South Carolina	.700	1.252	--	1.111	1.175	210
Tennessee	.882	.985	.323	2.121	1.726	531
Texas	.691	1.031	1.628	1.688	1.846	500
Virginia	.846	1.408	.455	1.515	--	406
West Virginia	.523	2.039	.529	1.125	--	528
Region	.762	1.263	.984	1.500	1.647	333

In some states the distribution of available aid significantly contributes to the unmet need problem. Alabama, Louisiana, Tennessee, Texas, and West Virginia are states where the distribution of dollars is most uneven. On the other hand, in Georgia, Maryland, and South Carolina unmet need is more likely a function of the amounts of available aid rather than the way in which it is distributed.

In all states, the distribution of aid discriminates against the public vocational-technical institute students. In every state but two, Kentucky and Tennessee, the distribution of aid discriminates against the four-year non-public college students and discriminates in favor of four-year public college students. Louisiana and Maryland are the states in which this phenomenon is most evident.

In all but two states, Maryland and Texas, the distribution of effective aid is favorable to the students at public two-year colleges. This is especially so in the states of Alabama and Kentucky.

Alabama, Arkansas, and Mississippi are the only states where two-year non-public college students are favored in the distribution of effective aid.

In the preceding paragraphs, the discussion of the effective distribution of aid among institutions has focused on the provision of available dollars to institutions in proportion to the need of their students. Put another way, effective distribution of financial aid by institutional types means that needy students enrolled at different institutional types have access to available aid in proportion to their need. It might be asked, "Wouldn't the relationship between proportions of financial need by institutional types and proportions of available aid by institutional types present a more meaningful picture of distribution effectiveness?" The answer is negative because such a relationship would not take into account the way aid is distributed within institutional types as well as among them. In general, students at one type of institution may have access to a far greater proportion of financial aid than their need "warrants" and still have a large unmet need because the needy students within the institutions don't receive the aid. An example from Florida may help to clarify this point. Four-year public college students in Florida have 35 percent of the total aggregate need, have access to 40 percent of all available aid, and experience 28 percent of all unmet need. Two-year public college students in Florida have 30 percent of the total aggregate need, have access to 31 percent of the available aid, and experience 27 percent of the unmet need. If aid were distributed to needy students within these two types of institutions proportionately according to need, the four-year college students would experience 25 percent of the unmet need and the two-year college students would experience 26 percent of the unmet need. But aid is not effectively distributed among students within the institutions. Therefore, the ratio of proportions of financial need to proportions of unmet need provides a better index of distribution effectiveness since it takes into account the distribution of aid among and within institutions.

Just as the distribution effectiveness of aid discriminates against students at some institutions and discriminates in favor of students at other types of institutions, the distribution differentially effects students of varying family financial circumstances. Table 20 shows how the distribution effectiveness has an impact on students across institutional types according to their financial circumstances. As in Table 19, the ratios between percentage of total financial need and total unmet financial need were calculated for each income interval. If the ratio is smaller than 1.00, the distribution favors the students in that interval. If it is larger than 1.00, the distribution discriminates against those students. The distribution effectiveness indices for each state were obtained by dividing the sum of the differences in ratio (ratio - 1.00) by the number of income intervals.

The distribution effectiveness indices for family financial circumstances are effected by three variables: the distribution of aid among institutions, the distribution of aid to students within institutions, and the distribution

of needy students among institutions. The indices can be interpreted as an indication of the effect the distribution effectiveness index for institutions has on students of different family financial circumstances. The indices are significant if policymakers decide to plan financial aid programs which are directed toward students of particular family financial circumstances rather than students enrolled at some type of institution. It was noted earlier that independent students receive a small percentage of available aid in relation to their percentage of total need. This fact is reflected in Table 20. In only one state, South Carolina, does the distribution of effective financial aid favor the independent students. In Kentucky, Louisiana, Mississippi, and Texas the effective distribution of aid seriously discriminates against the independent student.

TABLE 20

Ratio of Proportions of Unmet Need to Aggregate Financial Need By Income Intervals, SREB States, 1971-72

State	Less than $6000	$6000 to $8999	$9000 to $11,999	More than $12,000	Independent Students	Effectiveness Index
Alabama	.873	.813	1.368	2.000	1.243	.385
Arkansas	.966	.883	1.012	--	1.384	.137
Florida	.923	.940	1.148	--	1.189	.116
Georgia	.907	.901	1.165	.833	1.279	.160
Kentucky	.270	.481	.350	--	2.830	.932
Louisiana	.394	.261	2.317	--	3.032	1.173
Maryland	.977	.904	1.093	--	1.117	.082
Mississippi	.861	.640	.716	--	2.059	.460
North Carolina	.965	.884	1.349	--	1.107	.151
South Carolina	1.068	.969	1.300	--	.547	.213
Tennessee	.859	.906	1.034	--	1.396	.166
Texas	.677	.817	.793	--	2.210	.480
Virginia	.611	.975	1.575	--	1.288	.319
West Virginia	.851	.760	1.470	--	1.275	1.134
Region	.838	.875	1.219	.714	1.429	.244

In only one state, South Carolina, does the distribution of aid discriminate against the students from the "less than $6,000" family income interval and here only slightly so.

The students from families in the $9,000 to $11,999 interval consistently do not receive effective aid in proportion to their need. In only three states--Kentucky, Mississippi, and Texas--does the distribution favor these students. To more extent the reason these students have an aggregate unmet need problem is that very few dollars from educational benefits are available to them.

The very low income students in Kentucky, Louisiana, Texas, and Virginia, receive more favorable benefits from the effective distribution of aid than similar students in other states.

In summary, four kinds of problems can be identified as influencing unmet need: (1) the magnitude of available aid; (2) the distribution of aid among institutions; (3) the distribution of aid within institutional types; and (4) the distribution of needy students among institutions.

Table 21 displays the rank order by states of the aid distribution effectiveness, indices by institutions and income intervals. Several interesting facts are revealed in this table. The reader will recall that the lower the index, the more effective is the distribution of aid.

TABLE 21

Effective Aid Distribution Indices By Institutions and Income Intervals, SREB States, 1971-72

State	Institution Index	Rank	Income Interval Index	Rank
Alabama	597	13	385	9
Arkansas	375	6	137	4
Florida	351	5	116	2
Georgia	166	1	160	3
Kentucky	380	7	932	12
Louisiana	872	14	1,173	14
Maryland	255	3	82	1
Mississippi	344	4	460	11
North Carolina	402	8	151	5
South Carolina	210	2	213	7
Tennessee	573	12	156	6
Texas	500	10	430	10
Virginia	406	9	319	8
West Virginia	528	11	1,134	13

Georgia and Maryland rank "high" on both distribution indices, which indicates that their unmet need problem is largely one of the magnitude of available aid. Alabama, Louisiana, Texas and West Virginia have unmet need problems which are largely related to the distribution of aid among and within institutions.

Florida and Mississippi's indices help to illustrate the influence of aid distributions and needy student distributions on unmet need. The distribution of aid dollars among and within institutions in both states are relatively effective. However, because needy students distribute themselves

among institutions in these two states in different ways, the magnitude of their unmet need is effected differently. Florida ranks second on the family financial circumstances index. Mississippi ranks eleventh. If all available aid were distributed according to need in Florida, the unmet need problem would be reduced by 18 percent. However, in Mississippi unmet need would be reduced by 44 percent if all available aid were distributed according to need. Therefore, the institutional distribution effectiveness index in Florida has a greater impact on the unmet need problem than it does in Mississippi.

Another way of looking at the impact of the distribution of available aid is to simply subtract the amount of available aid from aggregate need in each state and compare the difference. This will provide an indicator of the magnitude of the unmet need problem which is related to distribution effectiveness. These comparisons are presented in Table 22.

TABLE 22

Total Aggregate Unmet Need, Arithmetic Unmet Need and Percentage Difference By SREB States, 1971-72

(amounts in millions)

State	Aggregate Unmet Need	Arithmetic Unmet Need	% Difference
Alabama	$18.02	$14.01	-22.3%
Arkansas	17.21	16.28	- 5.4
Florida	53.84	44.34	-17.6
Georgia	36.23	33.37	- 7.9
Kentucky	9.23	2.43	-73.7
Louisiana	5.84	(3.94)*	-167.5
Maryland	23.62	17.90	-24.2
Mississippi	7.09	3.95	-44.3
North Carolina	37.89	34.54	- 8.8
South Carolina	22.11	18.74	-15.2
Tennessee	27.35	22.47	-17.8
Texas	48.44	30.93	-36.2
Virginia	23.50	19.97	-15.0
West Virginia	8.66	5.45	-37.0
Region	$339.03	$260.44	-23.2%

*A surplus of $3.94 million dollars in aid above need.

If all available aid were distributed among students and institutions according to student financial need, the unmet need would be reduced from $339,030,000 to $260,440,000 or by 23.2 percent. The states in which this would have the greatest proportionate impact are Alabama, Kentucky, Louisiana, Maryland, Mississippi, Texas, and West Virginia. This redistribution

would have the least impact in Arkansas, Georgia, and North Carolina.

Distributing all available aid according to need at each institutional type would reduce the unmet need of students at four-year public colleges by 36.7 percent, at four-year non-public colleges by 12.3 percent, at two-year public colleges by 25.7 percent, at two-year non-public colleges by 24.6 percent, and at the vocational-technical institutes by 4.5 percent.

There is little potential for redistributing larger proportions of available aid among institutions or needy students within institutions. This is because of the limitations and restrictions placed on much of the aid by the agency-source of the aid or by virtue of the fact that a student has to enroll at a particular institution which has control of the money. Since institutions control the distribution of their aid and aid under the Federal Student Aid Programs identified in this study, at least 54 percent of all available aid won't be available to a student unless he enrolls at the institution that controls it. This places a serious limitation on the needy student's choice of institutions.

The point of the discussion of the distribution of aid is that some observers, in suggesting it is the state's responsibility to provide for the education of its citizenry, have recommended that new state financial aid programs supplement and complement existing programs. Supplementing existing student aid programs simply means providing for more money. Complementing existing student aid programs, however, means providing aid monies to students whom existing programs currently do not assist. Supplementary programs help to alleviate that part of the unmet need which pertains to volume of aid.

Most states' new financial aid programs would have to emphasize both approaches, but in some states one or the other approach should take precedence. For example, the primary needs in Arkansas, Georgia, and North Carolina are supplementary. In Kentucky, Louisiana, and Mississippi, however, new programs should be complementary.

The Basic Educational Opportunity Grant Program: A Special Addendum

For the year under analysis in this report--1971-72--the newest and potentially most important student financial aid program was not in operation. This is the new Federal Basic Educational Opportunity Grant Program (BEOGP) which was authorized by the Education Amendments of 1972, passed by Congress and signed into law in June, 1972. The program became operational in 1973-74 with a $122.1 million appropriation. This section of the report is intended to provide some estimates of the potential impact of the program on student financial aid needs in the South.

There are two reasons the BEOGP may become the most important of all student financial aid programs. The first relates to the principle underlying the program. The second relates to the method for implementing the

principle--the BEOGP "delivery system." Underlying the BEOGP is the principle of entitlement. Every student, if he attends an eligible institution (and eventually virtually all postsecondary educational institutions can become eligible), is entitled to a grant of $1,400, less the amount of money the student and his family can reasonably be expected to contribute to the student's education. The amount of expected family contribution is determined on the basis of a schedule developed by the Office of Education. In addition to this maximum grant eligibility, the law also specifies certain limitations on the amount of a grant each student may be paid. Basically, the limitation on the grant amount is one half of the cost of attendance at the institution where the student enrolls.

Implementation of the program means that, for the first time with a needs-based student aid program students who wish to continue their education beyond high school are entitled by law to a "basic" amount of financial support from the Federal government simply because they are financially needy. The entitlement is not based upon the type of program or institution the student may wish to attend, his previous academic record, or some special status such as being a veteran or veteran's dependent. The student's entitlement is not based on whether a student's intended institution has financial aid for him or the institution is willing to award aid to him. The student is entitled to a "floor" of support by virtue of his need and his desire to continue his education. Because of this entitlement, students and institutions alike can develop plans for financing postsecondary education with a great deal more certainty than ever before. Both parties know in advance that at least a minimum amount of financial resources are or will be available to the student.

It has been noted that the distribution of available aid among institutions and the eligibility requirements of aid programs contribute to the unmet financial need problem in the region. The distributional effects apply to all of the programs identified in this report, whether they are Federal, state, institutional, or private in their origin or operation.

Most of the financial aid (54 percent) is "college-based" in that, in order to receive the aid, the student recipient must attend an institution which controls the administration of the funds. The BEOGP represents a departure from the "college-based" concept with regard to Federal student aid programs. This concept has meant that: (1) institutions choose to participate in these programs; (2) the schools request funds for these programs from the Office of Education; (3) the institution determines the student financial need, and (4) the selection of recipients and the amounts of aid each is to receive is left to each institution.

In addition, the Federal programs all include statutory state allotment formulas which divide the total appropriations available among states. Once the amount of funds available for each state has been determined, the funds have been allocated to each participating institution within that state on the basis of the approved institutional request for such funds. The

application of the formulas has caused inequity in the distribution of Federal student aid dollars. For example, when a state's allotment is insufficient to meet all institutional requests, all institutions are funded at the same percentage level of their requests, as approved. This frequently makes it necessary for some institutions to award aid to limited numbers of students and deny aid to equally needy students. While Federal student aid programs have provided much needed aid to thousands of students pursuing education, many other students who may have been equally as needy were refused aid because of lack of funds within a state or institution.

On the other hand, a student's eligibility to receive a Basic Grant award is not dependent on the distribution of dollars among states or institutions. There are no state allotment formulas nor institutional allocation formulas. The Basic Grant is awarded to the student and he can be assured of receiving his award without regard to the aid resources of the eligible school he chooses to attend. The student applies for a grant from an agency of the government, not the institution where he may attend. Therefore, the student should have greater freedom of access to and freedom of choice of his educational institution and program.

It has been noted that need analysis systems vary by programs. They also vary by institutions. While all institutions that administer Federal programs are required to determine student need in a systematic and consistent manner, the method used by one institution may be quite different from the method used by another. The BEOGP uses a single need analysis system which is applied equally to all applicants.

In theory, the Basic Educational Opportunity Grant Program should help to alleviate many of the distributional problems described in this report. In order to assess the potential impact of the BEOGP on financial need in the South, the program entitlement formula and the current Office of Education family contribution schedule were used in conjunction with the family income distributions, enrollments, and weighted average student budgets in this report. The formula and schedule, when applied to the aggregate groups of students by family financial circumstances and institutions, yielded an estimated $714.7 million in Basic Grants for students in the SREB states--assuming that the program was fully funded. The distribution of the grants among students by institutions and financial circumstances are presented in Table 23.

It will be recalled that $828.78 million is currently available in financial aid from all sources. A fully funded Basic Grant program would nearly double this amount of available aid. Furthermore, if the program became fully funded, if the students and costs continued to be distributed as they are now, and if there were no changes in the student financial aid programs, unmet financial need would be virtually eliminated in the SREB states. Table 24 displays the current unmet financial needs and the estimated unmet financial need after a fully Funded Basic grant program.

TABLE 23

Distribution of Basic Grant Awards Under Full Funding, By Institutional Type and Family Financial Circumstances

(amounts in millions)

Institutional Types	Basic Grants	% of Total
4-Year Public Colleges	$385.81	54.0%
4-Year Non-Public Colleges	153.39	21.5
2-Year Public Colleges	122.66	17.2
2-Year Non-Public Colleges	17.56	2.4
Public Vo-Tech Institutes	35.28	4.9
	$714.70	100.0%

Income Interval	Basic Grants	% of Total
Less than $6000	$300.48	42.0%
$6000 to $8999	217.70	30.5
$9000 to $11,999	87.10	12.2
More than $12,000	109.42	15.3
	$714.70	100.0%

Virtually all of the remaining unmet need after a fully funded Basic Grant program is applied, is located at the non-public four-year colleges. By family financial circumstances, students from families with incomes between $9,000 and $12,000 per year and independent students would experience most of the unmet financial aid needs. It should be noted, however, that the patterns presented in Table 24 apply only if it is assumed that the program is fully funded and the student, the college cost and the financial aid distributions remain similar to those in this report. The distribution of students among institutions may change if low-middle income students use the Basic Grant to attend higher cost institutions and/or more low income students find themselves willing and able to attend postsecondary education. The distributions may change if institutions target their aid monies toward different groups of students because of the availability of these new funds. If the distribution of students or currently available financial aid change, the distribution of unmet need will change but in a manner which cannot be predicted here.

It is possible, however, to speculate on the possible redistribution of students by examining how the estimated distribution of Basic Grants would compare with the current distribution of aid. Table 25 compares, by institutional types, the distribution of currently available aid, federal student aid, estimated Basic Grant aid, currently available aid plus the estimated Basic Grant aid, and financial need. It should be noted that the distri-

butions of currently available aid (column 1), Basic Grant Aid (column 3), and Basic Grant plus available aid and (column 4) are quite similar.

TABLE 24

Unmet Financial Need Before and After Basic Grants, By Institutional Types and Family Financial Circumstances

(amounts in millions)

	Before Basic Grants		After Basic Grants	
Institutional Types	Total	% of Total	Total	% of Total
4-Year Public Colleges	$126.85	37.4	$ --	--%
4-Year Non-Public Colleges	136.93	40.4	28.76	90.4
2-Year Public Colleges	43.15	12.7	.02	0.1
2-Year Non-Public Colleges	13.10	3.9	1.69	5.1
Public Vo-Tech Institutes	19.00	5.6	1.39	4.4
	$339.03	100.0%	$31.80	100.0%
Income Interval	Total	% of Total	Total	% of Total
Less than $6000	$116.11	34.3	$1.49	4.7%
$6000 to $8999	83.53	24.6	4.53	14.2
$9000 to $11,999	52.86	15.6	16.30	51.3
More than $12,000	1.84	0.5	1.84	5.8
Independent Students	84.69	25.0	7.64	24.0
	$339.03	100.0%	$31.80	100.0%

When the distribution of current Federal aid (column 2) and Basic Grant aid (column 3) are compared with the distribution of financial need (column 5), the current distribution of Federal aid appears to be more effective than the estimated Basic Grant distribution. The distribution effectiveness index of the distribution of Federal student aid is 221. The effectiveness index of the Basic Grant aid is 237 (the reader will recall that the larger the index, the less effective the distribution). Under the current distribution of Federal student aid dollars, the non-public college students receive proportionately more aid than they would receive under the estimated Basic Grant program distribution. This potentiality is created by the BEOGP eligibility criteria, the distribution of students of various financial circumstances among institutions, and the distribution of student costs among institutions. Changes in any one of these factors would effect changes in the distribution of Basic Grant aid.

The Basic Grant program will, it appears, supplement current student aid but it will not complement the aid distributions by providing proportionately more aid to needier students. In fact, it may reinforce the current distri-

bution of students among lower cost and higher cost institutions rather than alter it.

TABLE 25

Distribution of Currently Available Aid, Federal Student Aid Program Aid, Estimated Basic Grant Aid, Available Aid Plus Basic Grant Aid and Financial Need, In Percents, By Institutional Types

Institutional Types	Available Aid	Federal Student Aid	Basic Grant Aid	Basic Grants Plus Available Aid	Financial Need
4-Year Public Colleges	54.8%	48.8%	54.0%	54.4%	49.1%
4-Year Non-Public Colleges	27.6	35.3	21.5	24.8	32.0
2-Year Public Colleges	13.0	11.3	17.2	14.9	12.9
2-Year Non-Public Colleges	2.2	3.3	2.4	2.3	2.6
Public Vo-Tech Institutes	2.4	1.3	4.9	3.6	3.4
	100.0%	100.0%	100.0%	100.0%	100.0%

Or to put it another way, students' freedom of access may be increased but freedom of choice may not. Public policy makers may do well to re-examine the Basic Grant program and its effects as it moves through its first and second year of operation. It may be necessary, according to how students choose to use their Basic Grants, how costs may change, and how institutions decide to utilize the current aid resources they control, to alter the maximum grant schedule or the family contribution schedules in order to effect changes in student freedom of access and freedom of choice.

While the Basic Education Opportunity Grant Program is laudable in its principles and its method of delivery, it is not clear whether its implementation will lead to the goals that the Congress hoped it would achieve.

CHAPTER 4

STUDENT FINANCIAL AID NEEDS, RESOURCES, AND UNMET NEED IN THE INDIVIDUAL SREB STATES, 1971-72

In this chapter analysis and commentary on the financial aid needs, resources and unmet need for the individual SREB states is offered. The reader is reminded that aggregate financial need is a function of the distribution of students of varying financial circumstances among institutions of varying costs. Aggregate unmet need is a function of the amount and distribution of available aid among institutions and needy students.

ALABAMA

In 1971-72, there were 88,205 full-time undergraduate students enrolled in the public and private postsecondary institutions of Alabama. The median family income of the dependent students is $8,846, which is below the median for the region. The family income distributions are presented in Table 1. It will be noted that the median family income for the non-public four-year college students is much less than the median for public four-year college or public two-year college students. This is due to the presence of a sizable number of predominately black colleges in the state that enroll large numbers of low income students. While the costs at the non-public colleges are not substantially higher than costs at the public four-year colleges, the ability of the non-public college students to pay these costs is considerably less (Table 2). This relationship produces a situation where just 15 percent of the students (those enrolled at non-public colleges) have over 30 percent of the financial need.

The aggregate financial aid need of Alabama students exceeds $65 million and there is only $51 million available to meet that need. The percentages of aid available from the various sources is similar to that of the region with one major exception, institutional aid programs. While 27 percent of all aid in the region comes from institutional student aid programs, only 17 percent of the aid available to Alabama students comes from their institutions. This is primarily because of limited institutional aid monies to non-public college students. For the region, their institutions are the source of 34 percent of the aid available to non-public college students. In Alabama, only 13 percent of aid available to non-public college students comes from their institutions (Table 3).

Almost 40 percent of the available aid in the state is in the form of loans and just over 18 percent is in the form of grants. The comparable percentages for the region are 34 and 26. Alabama students receive slightly more of the aid than other students in the region in the form of educational benefits, (25 percent as compared to 22 percent). Very little grant money is available to the public two-year college or vocational-technical institute students--

just five percent of the total. This compares to nine percent for the region. Over 83 percent of the aid available to Alabama public vocational-technical institute students is in the form of educational benefits (Table 4).

While over 44 percent of the available aid to students in the region is generally available (awarded primarily on the basis of need), only 31 percent of the aid to Alabama students falls in this category. The greatest differences between Alabama and the rest of the region are found at the non-public colleges. For the region, almost 59 percent of the aid available to non-public college students is generally available. For Alabama's non-public college students the corresponding percentage is 31 percent.

The interrelationship of several factors produces an unmet need problem of $18 million for Alabama students. These factors include: (1) the enrollment of relatively large numbers of low-income students at non-public colleges (particularly black colleges); (2) the lack of institutional student aid dollars for students; (3) the large proportion of aid which is either limited or restricted in degree of availability; (4) the lack of aid of any kind for public vo-tech students, and (5), the generally low effective distribution of financial aid among institutions and students.

The students at the non-public four-year colleges and the public vocational technical schools have the greatest unmet financial aid needs. At the non-public four-year colleges only 59 cents is available to meet every $1 of student need. At the vo-tech schools only 47 cents is available for every dollar's worth of need. The independent students and the students from families of less than $6,000 income have the greatest unmet need problems. Only 66 cents exists to meet $1 of independent student need and only 76 cents exists to meet $1 of the need experienced by the student from low income families. Table 5 displays the financial need, available aid, generally available aid and unmet need by institutional types and student family income circumstances.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, Alabama, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$2,090	74	$1,960	26
4-Year Non-Public	$2,710	76	$2,400	24
2-Year Public	$1,460	11	$1,240	89
2-Year Non-Public	$2,410	57	$1,780	43
Public Vo-tech	$1,930	5	$1,270	95

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
Alabama, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public	Public Vo-tech
Less than $6,000	22.4%	43.6%	36.8%	36.7%	54.7%
$6,000 to $8,999	15.1	19.0	28.4	21.9	27.9
$9,000 to $11,999	20.3	13.3	17.5	14.7	15.7
More than $12,000	42.2	24.1	17.3	26.7	1.7
	100.0%	100.0%	100.0%	100.0%	100.0%
Median	$10,847	$7,010	$7,394	$7,822	$5,485

Table 3

Sources of Aid-Alabama
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Public Vo-tech	Total
Federal Aid Programs	$8,223	$5,071	$1,761	$ 385	$ 80	$15,520
Percent	28.9	45.1	22.1	33.8	3.6	30.4
Guaranteed Loans	6,774	2,811	3,292	279	265	13,421
Percent	23.8	25.0	41.3	24.5	11.9	26.3
Educational Benefits	6,142	1,945	2,692	188	1,861	12,828
Percent	21.6	17.3	33.7	16.5	83.3	25.1
Institutional Aid Programs	7,009	1,323	154	276	4	8,766
Percent	24.6	11.8	1.9	242	.2	17.2
State Aid Programs	25	----	-----	-----	-----	25
Percent	0.1	----	-----	-----	-----	0.0
Other Aid Programs	282	93	79	11	23	488
Percent	1.0	1.0	1.0	1.0	1.0	1.0
Total	$28,455	$11,243	$7,978	$1,139	$2,233	$51,048

Table 4

Types of Available Aid by Institutions-Alabama
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$6,228	21.9	$11,240	39.5	$4,845	17.0	$6,142	21.6
4-year Non-public	2,546	22.6	4,505	40.1	2,247	20.0	1,945	17.3
2-year Public	458	5.7	3,624	45.4	1,204	15.1	2,692	33.8
2-year Non-public	262	23.0	452	39.7	237	20.8	188	16.5
Public Vo-tech	13	.5	287	12.9	72	3.2	1,861	83.3
Total	$9,507	18.6	$20,108	39.4	$8,605	16.9	$12,828	25.1

Table 5-Alabama

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	49.51	$32.94	$28.46	$7.98	$7.18
4-year Non-public	12.47	19.34	11.24	5.87	7.97
2-year Public	15.92	6.68	7.98	1.51	.07
2-year Non-public	1.29	1.31	1.14	.52	.22
Public Vo-tech	9.01	4.79	2.23	.08	2.58
Totals	88.20	$65.06	$51.05	$15.96	$18.02

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	21.94	$30.84	$23.83	$8.61	$7.46
$6,000 - $8,999	13.46	14.30	11.48	4.08	3.23
$9,000 - $11,999	12.50	6.69	4.58	1.52	2.54
Above $12,000	21.44	1.17	3.93	.29	.65
Independent	18.86	12.06	7.23	1.46	4.14
Totals	88.20	$65.06	$51.05	$15.96	$18.02

ARKANSAS

In 1971-72, there were 47,216 full-time undergraduate students enrolled in the public and private postsecondary institutions of Arkansas. The median family income of the dependent students was only $7,652, which was the lowest of the SREB states. However, the price that Arkansas students were paying for their education was lower than the price students were paying in all but three SREB states--Kentucky, Louisiana and Mississippi. Fifteen percent of the Arkansas students--the commuter students at the four-year public colleges--had student budgets of less than $165 per month (Table 2).

The family income distributions for the public two-year and four-year colleges are strikingly similar (Table 1), and these public institutions enroll 73 percent of all students and 69 percent of all students from low income families. Less than 16 percent of all the Arkansas students are enrolled in non-public institutions. The institutions whose students have the lowest median income are the public vocational-technical schools. Their median family income is $4,958, and over 60 percent of them come from families of less than $6,000. By institutional types, these students have the lowest family incomes of any students in the region.

The percentage of aid that originates in Federal student aid programs is among the highest in the fourteen SREB states--31 percent. This is also true for the percentage of aid available in the form of educational benefits. However, 64 percent of all aid from the Federal student aid programs is available at the public four-year colleges, whose students have just 62 percent of the aggregate financial aid needs.

Arkansas students at the public four-year colleges receive a smaller percentage of their aid from institutional student aid programs than do students at the public four-year colleges in the region--20 percent as compared to 28 percent. On the other hand, Arkansas public vocational-technical institute students receive a larger percentage of their aid from their institutions than do students at similar institutions elsewhere in the region--5.2 percent as compared to 3.5 percent (Table 3).

With one exception the types and amounts of aid available to students at different types of institutions closely corresponds to the pattern for the region. The exception is the proportion of work or employment awards at non-public two-year colleges. Work or employment represents 43 percent of all aid available to these students. For the region, non-public two-year college students generally receive just 26 percent of their assistance in this form (Table 4).

Over 56 percent of all aid available to Arkansas is generally available aid. This is well above the regional average of 44 percent.

The financial need of Arkansas students is primarily related to their relatively low family incomes. For the most part, unmet financial need is a

function of the lack of dollar amounts of aid available to students, particularly aid from institutional financial aid programs. Although the distribution of aid dollars discriminates against vocational-technical school students and independent students, available aid is effectively distributed in the state. There just isn't enough of it. The unmet need problem in Arkansas is estimated at $17.21 million. If aid were effectively distributed to students according to need, the unmet need problem would be reduced by just five percent--to $16.28 million. Table 5 displays the financial need, available aid, generally available aid and unmet need by institutional types and student family income circumstances.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, Arkansas, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$1,830	76	$1,450	24
4-Year Non-Public	$2,450	92	$2,020	8
2-Year Public	$2,100	11	$1,330	89
2-Year Non-Public	$1,660	80	$1,350	20
Public Vo-tech	$1,630	8	$1,670	92

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
Arkansas, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public	Public Vo-tech
Less than $6,000	34.9%	29.3%	30.7%	57.3%	60.5%
$6,000 to $8,999	23.0	23.4	32.3	32.7	25.0
$9,000 to $11,999	19.2	18.3	19.7	6.1	10.2
More than $12,000	22.9	29.0	17.3	3.9	4.3
	100.0%	100.0%	100.0%	100.0%	100.0%
Median	$7,970	$8,654	$7,793	$5,236	$4,958

Table 3

Sources of Aid-Arkansas
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Public Vo-tech	Total
Federal Aid Programs	$4,203	$1,614	$ 145	$ 419	$ 163	$6,544
Percent	30.2	35.5	27.8	61.5	14.1	31.4
Guaranteed Loans	2,795	464	116	59	165	3,599
Percent	20.1	10.2	22.3	8.7	14.3	17.3
Educational Benefits	4,006	715	183	126	758	5,788
Percent	28.7	15.7	35.2	18.5	65.5	27.8
Institutional Aid Programs	2,788	1,709	70	71	60	4,698
Percent	20.0	37.6	13.5	10.4	5.2	22.5
State Aid Programs	-----	-----	-----	-----	-----	-----
Percent	-----	-----	-----	-----	-----	-----
Other Aid Programs	138	46	6	6	11	207
Percent	1.0	1.0	1.2	.9	.9	1.0
Total	$13,930	$4,548	$520	$681	$1,158	$20,837

Table 4

Types of Available Aid by Institutions-Arkansas
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$3,031	21.8	$5,020	36.0	$1,873	13.4	$4,006	28.8
4-year Non-public	1,648	36.2	1,191	26.2	994	21.9	715	15.7
2-year Public	84	16.2	181	34.8	72	13.8	183	35.2
2-year Non-public	94	13.8	165	24.2	296	43.5	126	18.5
Public Vo-tech	34	2.9	185	16.0	181	15.6	758	65.5
Total	$4,891	23.5	$6,742	32.4	$3,416	16.4	$5,788	27.7

Table 5-Arkansas

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	33.73	$23.21	$13.93	$7.29	$9.97
4-year Non-public	6.68	8.27	4.55	3.37	3.89
2-year Public	1.44	.70	.52	.23	.22
2-year Non-public	.74	.70	.68	.49	.03
Public Vo-tech	4.62	4.24	1.16	.28	3.10
Totals	47.21	$37.12	$20.84	$11.66	$17.21

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	15.10	$19.60	$10.83	$6.73	$8.77
$6,000 - $8,999	9.62	9.92	5.88	3.34	4.06
$9,000 - $11,999	7.11	2.98	1.60	1.13	1.40
Above $12,000	8.78	----	.81	.29	---
Independent	6.60	4.62	1.72	.17	2.98
Totals	47.21	$37.12	$20.84	$11.66	$17.21

FLORIDA

The 157,960 full-time undergraduate students enrolled in Florida institutions in 1971-72 were generally more affluent than students in other states, but their costs of education were considerably higher. This is because about 20 percent of the students were enrolled at non-public four-year institutions whose costs were between $1,400 and $1,500 higher than at public institutions (Tables 1 and 2).

Florida is unique to the region in that more of its students are enrolled in public two-year colleges than any other type of institution. The weighted average budgets for these institutions is lower ($1,760 per year) than at other institutions in the state. They enroll 43 percent of all students, and 52 percent of all students with family incomes of less than $6,000 per year. They also enroll 35 percent of all students from higher income families, so the clientele of public two-year colleges includes many students from more affluent families.

While Florida's non-public colleges enroll significant numbers of students from lower income families, there are significant differences in the family incomes of public and non-public college students. For example, 48 percent of the dependent public college students are from families with less than $9,000 annual income, while only 35 percent of the dependent non-public college students come from families in this same range. On the other hand, 32 percent of all dependent public college students and 52 percent of all dependent non-public college students are from families with more than $12,000 annual income.

The sources of aid for Florida students are similar in their proportions to the sources of aid for students in the region. However, Florida non-public two-year college students are less likely than other non-public two-year college students to receive aid from Federal student aid programs and institutional aid programs. They are more likely than students at similar institutions in other states to receive aid through the guaranteed loan programs (Table 3).

When a Florida college student receives aid, it is quite likely to be in the form of a loan. This is especially true if he is a student at a non-public two-year college where this type of aid represents 56 percent of all available aid. The pattern of available types of aid closely resembles the regional pattern (Table 4).

While sources of aid and types of aid patterns in Florida are similar to those in the region, the patterns of aid by degrees of availability are not. Only one-third of all the available aid in Florida is generally available, or awarded primarily on the basis of need. The regional average is 44 percent. This problem is particularly acute at the public and non-public colleges, where only 23 percent of all aid falls in this category. For the region, the comparable percentage is 30 percent. If all aid were effectively

distributed to Florida students on the basis of need, the unmet need would be reduced by 18 percent, from $53.8 million to $44.3 million.

The distribution of aid among institutions in comparison with the distribution of needy students among institutions is a factor which contributes to Florida's problem. For example, the non-public four-year college students have 34 percent of all financial need but receive only 28 percent of all aid in the state. This contributes to their having 43 percent of all the unmet need.

The financial need, available aid, generally available aid and unmet need for Florida students are displayed in Table 5.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, Florida, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$2,385	66	$2,090	34
4-Year Non-Public	$3,870	72	$3,400	28
2-Year Public	$2,320	20	$1,620	80
2-Year Non-Public	$3,085	91	$2,440	9

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
Florida, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public
Less than $6,000	22.8%	13.7%	26.5%	18.6%
$6,000 to $8,999	22.4	15.7	24.2	20.5
$9,000 to $11,999	18.6	15.8	20.0	17.8
More than $12,000	36.2	53.8	29.3	43.1
	100.0%	100.0%	100.0%	100.0%
Median	$9,774	$12,760	$8,931	$10,837

Table 3

Sources of Aid-Florida
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Total
Federal Aid Programs	$8,673	$8,922	$7,161	$ 77	$24,833
Percent	23.2	34.6	24.6	17.8	26.8
Guaranteed Loans	6,938	4,172	9,254	192	20,556
Percent	18.5	16.2	31.8	44.4	22.1
Educational Benefits	8,235	3,090	9,678	118	21,121
Percent	21.9	11.9	33.3	27.4	22.8
Institutional Aid Programs	12,390	8,783	2,635	41	23,849
Percent	33.0	34.1	9.1	9.5	25.7
State Aid Programs	913	561	82	----	1,556
Percent	2.4	2.2	.3	.9	1.7
Other Aid Programs	371	255	288	4	918
Percent	1.0	1.0	.9	-----	.9
Total	$37,520	$25,783	$29,098	$432	$92,833

Table 4

Types of Available Aid by Institutions-Florida
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$10,723	28.6	$13,075	34.8	$5,487	14.6	$8,235	22.0
4-year Non-public	8,915	34.6	9,664	37.6	4,076	15.8	3,090	12.0
2-year Public	3,355	11.5	11,406	39.2	4,659	16.0	9,678	33.3
2-year Non-public	36	8.3	240	55.6	38	8.8	118	27.3
Total	$23,029	24.8	$34,385	37.1	$14,260	15.4	$21,121	22.7

Table 5-Florida

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	58.22	$48.45	$37.52	$12.39	$15.01
4-year Non-public	30.85	46.54	25.74	11.89	23.34
2-year Public	67.73	40.70	29.10	6.56	14.40
2-year Non-public	1.16	1.44	.43	.09	1.09
Totals	157.96	$137.13	$92.79	$30.93	$53.84

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	27.33	$46.92	$29.92	$12.05	$17.00
$6,000 - $8,999	26.12	39.21	24.71	10.40	14.49
$9,000 - $11,999	22.50	20.27	11.11	4.64	9.16
Above $12,000	43.74	2.44	11.95	.66	----
Independent	38.27	28.29	15.10	3.18	13.19
Totals	157.96	$137.13	$92.79	$30.93	$53.84

GEORGIA

In 1971-72, there were 103,007 full-time undergraduate students enrolled in the public and private institutions of Georgia. Over half were enrolled at the public four-year colleges. The median family income of the dependent students was $9,840 which is relatively high for the region. As in Alabama, the family incomes of non-public four-year college students are generally lower than the incomes of the public college students. This is due to the presence of a number of predominately black colleges that enroll many low income students. For example, while the non-public four-year colleges enroll only 16 percent of all students in the study population, 20 percent of all students from families of less than $6,000 annual family income are enrolled at these institutions.

The family income distributions of dependent students at the public four-year and public two-year colleges are fairly similar, although proportionately more students from higher income families attend the four-year colleges. The same could be said of the non-public four-year and two-year colleges. Proportionately large numbers of low income students attend the public vocational-technical institutes. These institutions enroll just 12 percent of all the students but 21 percent of all students from families of less than $6,000 annual income (Table 1).

The price that Georgia students pay for their education ranks fifth highest among the fourteen SREB states. This is, in part, because of the relatively high student budgets at the public four-year colleges. Florida's public four-year college budgets are the only public institutions student budgets among the SREB states that are higher than those of Georgia. Georgia's non-public four-year college budgets are also among the highest in the region. The weighted average budget for each type of institution is displayed in Table 2.

Georgia recipients are more likely than aid recipients in other SREB states to receive money from Federal student aid programs and state student aid programs. They are less likely to receive funds through institutional student aid programs. Public vocational-technical institute students receive virtually all their aid from two sources--state and Federal educational benefits and the guaranteed loan program (Table 3).

Georgia students receive more loan assistance and less grant assistance than students in the rest of the region, but the differences are rather small. Almost no grant aid (less than one percent of the total) is available to the vocational-technical students. The regional percentage of grant aid available to vocational-technical institute students is 44 percent. Non-public two-year college students receive a greater percentage of their aid in the form of loans than do students at similar institutions in other states--46 percent as compared to 33 percent (Table 4).

Almost 60 percent of the aid available to Georgia students is generally

available aid, or aid awarded primarily on the basis of need. The regional average is 44 percent. Two out of every three dollars in aid available to non-public college students is available primarily on the basis of need.

The effective distribution of aid among institutions is the best of any SREB state. Only Florida and Maryland more effectively distribute available aid to needy students according to family income circumstances. If all available aid were awarded on the basis of need, the unmet need problem in Georgia would be reduced by only eight percent, from $36.2 million to $33.3 million.

The unmet need problem in Georgia is largely one of limited amounts in aid dollars rather than in the distribution of aid. The financial need, available aid, generally available aid and unmet need for Georgia students, by institutional types and family income circumstances, are displayed in Table 5.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, Georgia, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$2,340	57	$1,960	43
4-Year Non-Public	$3,360	66	$3,085	34
2-Year Public	$2,450	29	$1,710	71
2-Year Non-Public	$2,330	64	$1,750	32
Public Vo-tech	$2,050	21	$1,200	89

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
Georgia, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public	Public Vo-tech
Less than $6,000	20.6%	29.2%	19.6%	20.1%	45.5%
$6,000 to $8,999	16.6	20.4	21.7	32.9	30.0
$9,000 to $11,999	17.3	16.0	20.2	23.2	13.9
More than $12,000	45.5	35.4	38.5	23.8	10.6
	100.0%	100.0%	100.0%	100.0%	100.0%
Median	$11,220	$9,075	$10,292	$8,726	$6,450

Table 3

Sources of Aid-Georgia
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Public Vo-tech	Total
Federal Aid Programs	$7,818	$5,887	$2,326	$426	$ 82	$16,539
Percent	28.7	37.0	36.8	31.7	3.0	30.9
Guaranteed Loans	6,205	2,200	1,639	337	530	10,911
Percent	22.8	13.8	26.0	25.1	19.2	20.4
Educational Benefits	6,196	2,015	1,770	275	2,111	12,367
Percent	22.7	12.7	28.0	20.1	76.3	23.1
Institutional Aid Programs	5,361	5,311	163	240	16	11,091
Percent	19.7	33.4	2.6	17.8	.6	20.7
State Aid Programs	1,382	332	352	53	-----	2,119
Percent	5.1	2.1	5.6	3.9	------	3.9
Other Aid Programs	270	157	63	13	26	529
Percent	1.0	1.0	1.0	1.0	.9	1.0
Total	$27,232	$15,902	$6,313	$1,344	$2,765	$53,556

Table 4

Types of Available Aid by Institutions-Georgia
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$5,510	20.2	$10,929	40.1	$4,597	16.9	$6,196	22.8
4-year Non-public	5,775	36.3	5,287	33.2	2,825	17.8	2,015	12.7
2-year Public	409	6.5	2,655	42.1	1,479	23.4	1,770	28.0
2-year Non-public	217	16.1	613	45.6	239	17.8	275	20.5
Public Vo-tech	20	.7	547	19.8	87	3.2	2,111	76.3
Total	$11,931	22.3	$20,031	37.4	$9,227	17.2	$12,367	23.1

Table 5-Georgia

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	56.53	$39.44	$27.23	$16.04	$14.50
4-year Non-public	16.38	30.57	15.90	10.77	14.66
2-year Public	14.71	8.89	6.31	3.66	2.91
2-year Non-public	2.26	2.20	1.34	.91	.91
Public Vo-tech	13.13	5.82	2.77	.61	3.25
Totals	103.01	$86.92	$53.55	$31.99	$36.23

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	20.43	$34.58	$21.51	$14.14	$13.08
$6,000 - $8,999	16.39	23.00	14.34	8.63	8.66
$9,000 - $11,999	13.86	11.59	6.06	4.69	5.62
Above $12,000	30.62	3.11	4.79	2.90	1.09
Independent	21.71	14.64	6.85	1.63	7.78
Totals	103.01	$86.92	$53.55	$31.99	$36.23

KENTUCKY

In 1971-72, there were 73,422 full-time undergraduate students enrolled in the public and non-public colleges in Kentucky.[1] The dependent students' median family income was $9,483. As in Alabama and Georgia, the family incomes of non-public college students are generally lower than those of public college students. Many private colleges in Kentucky have historically served Appalachian area students by keeping student budgets at a minimum. This is especially true for the non-public two-year colleges in the state. Only Mississippi and Arkansas non-public colleges have weighted average student budgets which are as low as those of Kentucky's non-public colleges. The family income distributions and weighted average budgets are displayed in Tables 1 and 2.

In general, Kentucky students are more likely than students in other states to receive aid from the Federal student aid or institutional student aid programs. They are much less likely to receive a guaranteed loan. The patterns of aid by sources available to public four-year college students in Kentucky closely parallels the pattern for public four-year colleges in the region. However, the non-public four-year college students in Kentucky receive a much higher percentage of their aid (51 percent) from their institutions than do students at similar colleges in the region (35 percent).

The students at the Kentucky public two-year colleges also receive proportionately more of their aid dollars from institutional student aid programs than do students at similar institutions in other states. The respective percentages are 35 and 7 percent.

The students at the non-public two-year colleges in Kentucky are more likely than students at similar institutions in the region to receive aid from Federal student aid and institutional student aid programs but are less likely to receive guaranteed loans (Table 3).

Kentucky students receive a greater proportion of their aid in the form of grants than do students in other states in the region--32 percent as compared to 26 percent. This is particularly true for the public two-year colleges, where the respective percentages are 26 and 10 percent (Table 4).

Only 35 percent of all the available aid to Kentucky students is awarded primarily on the basis of need. The regional average is 44 percent. This type of restriction on the distribution of aid is particularly acute at the four-year colleges, where just 37 percent of the aid is generally available. For the region, 47 percent of all aid available to four-year college students is generally available. On the other hand, 63 percent of the aid available to non-public two-year college students in Kentucky is generally available. The comparable percentage for these types of institutions in the region is 57 percent.

Kentucky's financial need problem is created not as much by low family incomes and the cost of education as by the presence of proportionately large numbers of independent students. While one out of five students in the region is considered independent for financial aid purposes, one out of four students in Kentucky is an independent student. Over 85 percent of these students are enrolled at the public four-year colleges.

The independent students represent 25 percent of all students; they have 26 percent of the need, receive only 12 percent of the available aid and have 74 percent of the total aggregate unmet need (or $6.8 million out of $9.23 million in unmet need). If aid programs made more funds available to independent students or if more independent students became eligible for aid, the unmet need in Kentucky would be significantly decreased. If all financial aid in Kentucky were made available primarily on the basis of need, the unmet need problem would be reduced by 74 percent. Table 5 displays the financial need, available aid, generally available aid and unmet need for Kentucky students by institutional types and family financial circumstances.

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1. The public vocational-technical institutes of Kentucky were not included in this study since none of them participated in the Federal student aid programs in Fiscal Year 1972. Because the documents submitted to the USOE by participants in the programs served as major source documents, it was not possible to include these institutions in the analyses.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, Kentucky, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$1,810	80	$1,260	20
4-Year Non-Public	$2,570	64	$2,265	36
2-Year Public	$1,650	08	$1,100	92
2-Year Non-Public	$2,280	64	$1,875	36

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
Kentucky, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public
Less than $6,000	20.8%	28.7%	26.3%	46.0%
$6,000 to $8,999	22.5	19.8	28.1	21.6
$9,000 to $11,999	21.0	19.9	19.2	16.7
More than $12,000	35.7	31.6	26.4	15.7
	100.0%	100.0%	100.0%	100.0%
Median	$9,957	$9,226	$8,530	$6,556

Table 3

Sources of Aid-Kentucky
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Total
Federal Aid Programs	$7,528	$3,770	$913	$1,231	$13,442
Percent	31.3	26.4	23.1	48.0	30.0
Guaranteed Loans	4,347	1,579	809	231	6,966
Percent	18.1	11.1	20.4	9.0	15.5
Educational Benefits	6,417	1,534	829	228	9,008
Percent	26.6	10.7	21.0	8.9	20.1
Institutional Aid Programs	5,545	7,242	1,367	850	15,004
Percent	23.0	50.8	34.5	33.1	33.4
State Aid Programs	------	-------	-----	------	-------
Percent	------	-------	-----	------	-------
Other Aid Programs	237	144	39	26	446
Percent	1.0	1.0	1.0	1.0	1.0
Total	$24,074	$14,269	$3,957	$2,566	$44,866

Table 4

Types of Available Aid by Institutions-Kentucky
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$6,670	27.7	$6,707	27.9	$4,280	17.8	$6,417	26.6
4-year Non-public	6,143	43.1	3,602	25.2	2,990	21.0	1,534	10.7
2-year Public	1,009	25.5	1,495	37.8	624	15.7	829	21.0
2-year Non-public	714	27.8	581	22.7	1,043	40.6	228	8.9
Total	$14,536	32.4	$12,385	27.6	$8,937	19.9	$9,008	20.1

Table 5-Kentucky

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	52.09	$28.82	$24.07	$7.97	$6.77
4-year Non-public	13.22	14.66	14.27	5.24	2.13
2-year Public	6.62	2.07	3.96	.87	.07
2-year Non-public	1.49	1.75	2.57	1.63	.26
Totals	73.42	$47.30	$44.87	$15.71	$9.23

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	13.09	$17.69	$18.14	$7.80	$ .93
$6,000 - $8,999	12.61	12.57	12.24	5.31	1.18
$9,000 - $11,999	11.28	4.75	4.88	1.63	.32
Above $12,000	18.10	-----	4.12	----	----
Independent	18.34	12.29	5.49	.97	6.80
Totals	73.42	$47.30	$44.87	$15.71	$9.23

LOUISIANA

The financial need of the 98,177 full-time undergraduates in public and private colleges and the vocational-technical schools in Louisiana in 1971-72 was close to $50 million.[2] Almost $34 million in financial aid was available to meet that need but Louisiana still has an unmet need problem. The problem is related to the distributions of students, costs, aid and need among institutions.

Only 11 percent of the students are enrolled in non-public colleges. While their median income is $2,500 higher than that of the public college students and $5,600 higher than for vocational-technical school students, their costs are also considerably higher. The difference between public and non-public four-year college student budgets in Louisiana is the largest of any SREB state. The weighted average budget for the public colleges is $1,465; for the non-public colleges it is $3,272, or 123 percent greater.

The vocational-technical students are generally from low-income families. While these schools enroll just seven percent of all the dependent students, 12 percent of all the dependent students from families of less than $6,000 family income are enrolled there. Ten percent of all dependent students with incomes of less than $9,000 are enrolled at the vocational-technical schools.

Only 12 percent of the dependent students from families of less than $9,000 annual income are enrolled at the non-public four-year colleges. Conversely, these institutions enroll 17 percent of all the dependent students from families of more than $12,000 annual income.

The pattern of sources of aid to Louisiana students varies from the region's. Louisiana students are more likely to receive aid from state and Federal educational benefits and less likely to receive aid from guaranteed loan programs. Over 30 percent of the aid available to public four-year college students in Louisiana is in the form of educational benefits, as compared to 23 percent available to students at similar colleges in the region. A greater proportion of aid available to Louisiana non-public four-year college students than aid available to other non-public four-year college students is available through institutional student aid programs--45 percent as compared to 35 percent (Table 3).

More aid in Louisiana is in the form of state and Federal educational benefits than in any other form--28 percent. This is higher than the regional average of 23 percent. A smaller percentage of aid available to Louisiana students than to students in the region is in the form of loans--27 percent as compared to 34 percent. This is primarily due to the lower percentage of aid available through the guaranteed loan programs. However, the public vocational-technical institute and recipients in Louisiana are more likely than vocational-technical institute aid recipients elsewhere to receive a

loan (26 percent compared to 20 percent) or an employment award (19 percent as compared to 13 percent) (Table 4).

Just 38 percent of all aid available to Louisiana students is awarded primarily on the basis of need. The regional average is 44 percent. The percentages of generally available aid by institutional types are: Public four-year colleges, 35 percent; non-public four-year colleges, 50 percent, and vocational-technical schools, 22 percent. The respective percentages for generally available aid at these types of institutions in the region are: 41 percent, 54 percent, and 24 percent.

The four-year public colleges enroll 82 percent of the students who have 68 percent of the financial need but access to over 74 percent of all available aid and, consequently, experience only 29 percent of the unmet need. The non-public four-year college students, however, enroll 11 percent of the students, who have 26 percent of the financial need but access to only 21 percent of all available aid, which results in their having 61 percent of all unmet need. The difference in costs and financial aid to help meet those costs is greater for Louisiana's public and non-public four-year colleges than for any other SREB state.

Because educational benefits represent the primary source of aid available to Louisiana students and because these benefits are usually received by students from lower income families, the students from middle-income families and the independent students have a disproportionate share of the total unmet need. While only eight percent of the total financial need is experienced by students from families with incomes in the $9,000 to $12,000 range, they have 19 percent of the unmet need. The situation for independent students is even more problematical. While they have only 18 percent of the financial need, they are faced with the burden of 56 percent of the unmet financial need.

In terms of the effective distribution of aid, or the provision of aid to needy students in proportion to their need, Louisiana ranks last among the SREB states. If all available aid were distributed among institutions and students in proportion to the students' relative needs, unmet need would be reduced by 167 percent, from an unmet need of $5.8 million to a surplus of $3.9 million.

The financial need, available aid, generally available aid and unmet need of Louisiana students, by institutions and family financial circumstances, are displayed in Table 5.

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2. The reader will note that no two-year public colleges are identified in Louisiana. Data for the two-year regional campuses of Louisiana State University are included in the public four-year college enrollments. Delgado Vocational-Technical Junior College's enrollment is included in the public vocational-technical institutes enrollment.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, Louisiana, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$1,720	50	$1,210	50
4-Year Non-Public	$3,455	67	$2,900	33
2-Year Public	$1,300	0	$1,200	100
Public Vo-tech	$1,350	10	$1,195	90

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
Louisiana, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	Public Vo-tech
Less than $6,000	26.9%	15.0%	47.2%
$6,000 to $8,999	20.0	15.4	18.9
$9,000 to $11,999	18.9	19.4	15.1
More than $12,000	34.2	50.2	18.8
	100.0%	100.0%	100.0%
Median	$9,492	$12,045	$6,444

Table 3

Sources of Aid-Louisiana
(amounts in thousands)

Types	4-year Public	4-year Non-public	Public Vo-tech	Total
Federal Aid Programs	$10,646	$4,144	$479	$15,269
Percent	26.6	36.2	19.7	28.3
Guaranteed Loans	6,076	772	585	7,433
Percent	15.2	6.7	24.1	13.8
Educational Benefits	12,226	1,280	1,288	14,794
Percent	30.5	11.2	53.0	27.4
Institutional Aid Programs	10,418	5,134	55	15,607
Percent	26.0	44.9	2.3	29.0
State Aid Programs	269	-------	-----	269
Percent	.7	-------	-----	.5
Other Aid Programs	392	113	24	529
Percent	1.0	1.0	.9	1.0
Total	$40,027	$11,443	$2,431	$53,901

Table 4

Types of Available Aid by Institutions-Louisiana
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$9,061	22.6	$10,676	26.7	$7,964	19.9	$12,326	30.8
4-year Non-public	4,927	43.1	3,152	27.5	2,084	18.2	1,280	11.2
Public Vo-tech	86	3.5	636	26.2	421	17.3	1,288	53.0
total	$14,074	26.2	$14,464	26.8	$10,469	19.4	$14,894	27.6

Table 5-Louisiana

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	80.75	$34.11	$40.03	$14.02	$1.70
4-year Non-public	10.65	13.01	11.44	5.78	3.58
Public Vo-tech	6.78	2.84	2.43	.53	.56
Totals	98.18	$49.96	$53.90	$20.33	$5.84

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	22.19	$23.43	$22.93	$10.79	$1.08
$6,000 - $8,999	16.05	13.31	14.50	6.53	.41
$9,000 - $11,999	15.39	4.10	4.94	1.76	1.11
Above $12,000	29.03	-----	5.65	----	----
Independent	15.52	9.12	5.88	1.25	3.24
Totals	98.18	$49.96	$53.90	$20.33	$5.84

MARYLAND

The undergraduate students of Maryland colleges and universities are more affluent, on the average, than the college students in other SREB states. The median annual family income of dependent students is $11,010, and 36 percent of the 83,950 undergraduates come from families with incomes of more than $12,000 per year. However, the typical or weighted average costs Maryland students pay for their education is the highest in the SREB states.

The student budgets at the public four-year colleges are higher than for most SREB states, and the non-public two-year and four-year college budgets are the highest in the region. For example, 11 percent of the dependent students enrolled as resident students at the non-public colleges pay an average of $3,844 per year for educational expenses. The dependent commuter students at public two-year colleges, who represent 23 percent of all dependent students, are the only students whose average budgets are relatively low, $1,790 per year.

Maryland's two-year public colleges enroll 27 percent of all the students but over 32 percent are from families of less than $9,000 annual income. The public four-year colleges enroll 56 percent of all students and an equal percentage of the students from families of less than $9,000 annual income. The non-public four-year colleges enroll 17 percent of all the students but only 12 percent of the students from families of less than $9,000 annual income. On the other hand, the non-public colleges enroll 25 percent of all students from families of more than $12,000 annual income. Only 15 percent of these upper income students are enrolled at the public two-year colleges. In contrast to the situation in other SREB states, the family financial circumstances of Maryland public college and Maryland non-public college students are quite different. The family income distributions of dependent college students are displayed in Table 1. Their weighted average budgets are displayed in Table 2.

Maryland students receive about the same percentages of their aid from Federal student aid programs, institutional student aid programs, and state and Federal educational benefits as do students in the region. However, the Maryland students receive a smaller percentage of their aid from the guaranteed loan programs (10 percent as compared to 21 percent) and a larger percentage of their aid (nine percent as compared to two percent) from state student aid programs.

Maryland public four-year college students receive only 24 percent of their aid from institutional student aid programs. The non-public four-year college students receive 54 percent of their aid from their institutions. The respective institutional student aid programs percentages for similar institutions in the region are 28 and 35 percent. The two-year public college student aid recipients receive over half of their aid from educational benefits. The regional average for this source of aid for these institutions is

only 35 percent. The sources of aid by institutions are displayed in Table 3.

The largest percentage of aid to Maryland students is available in the form of grants. Only 25 percent of all aid is available in the form of loans; the regional average is 34 percent. Over half the aid to four-year non-public college students is in the form of grants; four-year non-public college students in the region receive only 37 percent of their awards in grants. At the Maryland two-year non-public colleges, 42 percent of the aid is in the form of grants; the regional average is 22 percent. Available aid by types of aid is displayed in Table 4.

Over 51 percent of the aid available to Maryland students is awarded primarily on the basis of financial need. The regional average is 44 percent. Of the aid available to Maryland non-public four-year college students, 72 percent is generally available aid. The regional average for these types of institutions is 59 percent. Even though over half of the aid available to public two-year college students is in the form of educational benefits, and, therefore, restricted aid, 35 percent of aid available to them is generally available. Only 27 percent of the aid available to public two-year college students in the region is generally available. Therefore, aid program eligibility requirements in Maryland are generally not as exclusive as for those in other states.

The total aggregate unmet need for Maryland students is $23.62 million. Half of this unmet need is experienced by public four-year college students. Maryland is almost unique among the SREB states in that the proportion of total unmet financial need experienced by non-public four-year college students is smaller than their proportion of total aggregate financial need. This means that while their needs are relatively greater, they have access to a relatively greater proportion of the financial aid. The public two-year college students experience only 22 percent of the total financial need but have over 29 percent of the unmet need. This is primarily due to the fact that they have access to only 16 percent of all available aid.

Maryland ranks third among SREB states in the effective distribution of financial aid among institutions. The effective distribution of aid among students from various financial family circumstances ranks first. However, if all available aid were made available on the basis of need, the unmet need would be reduced by 24 percent. Since Maryland's ranking on the effective distribution of aid according to need is so good, it might be asked why the 24 percent reduction? The answer is that the effective distribution of aid among institutions discriminates against the public institutions which enroll 83 percent of the students who have 74 percent of the total financial need. So, even though the indices of effective distribution are good, the locus of the large amount of financial need in these institutions contributes to the total problem's magnitude.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, Maryland, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$2,210	50	$2,060	50
4-Year Non-Public	$3,845	61	$3,115	39
2-Year Public	$2,140	4	$1,790	96
2-Year Non-Public	$3,825	25	$2,625	75

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
Maryland, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public
Less than $6,000	18.2%	8.8%	17.0%	30.8%
$6,000 to $8,999	16.8	14.3	32.5	61.5
$9,000 to $11,999	19.9	19.3	21.8	5.8
More than $12,000	45.1	57.6	28.7	1.9
	100.0%	100.0%	100.0%	100.0%
Median	$11,261	$13,140	$9,069	$6,937

Table 3

Sources of Aid-Maryland
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Total
Federal Aid Programs	$7,066	$3,092	$1,695	$165	$12,018
Percent	30.3	23.7	23.8	70.0	27.5
Guaranteed Loans	2,585	771	1,050	8	4,414
Percent	11.1	5.9	14.8	3.4	10.1
Educational Benefits	5,526	1,087	3,615	58	10,286
Percent	23.7	8.3	50.9	24.6	23.5
Institutional Aid Programs	5,483	7,050	303	1	12,837
Percent	23.5	54.2	4.3	.4	29.4
State Aid Programs	2,428	905	368	2	3,703
Percent	10.4	6.9	5.2	.8	8.5
Other Aid Programs	231	129	70	2	432
Percent	1.0	1.0	1.0	.8	1.0
Total	$23,319	$13,034	$7,101	$236	$43,690

Table 4

Types of Available Aid by Institutions-Maryland
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$8,163	35.0	$5,947	25.5	$3,683	15.8	$5,526	23.7
4-year Non-public	6,868	52.7	3,114	23.9	1,965	15.1	1,087	8.3
2-year Public	1,119	15.8	1,719	24.2	648	9.1	3,615	50.9
2-year Non-public	99	41.9	71	30.1	8	3.4	58	24.6
Total	$16,249	37.2	$10,851	24.8	$6,304	14.4	$10,286	23.6

Table 5-Maryland

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	47.38	$32.13	$23.32	$10.50	$12.41
4-year Non-public	13.82	15.38	13.03	9.39	4.06
2-year Public	22.50	13.58	7.10	2.45	6.89
2-year Non-public	.25	.50	.24	.17	.26
Totals	83.95	$61.59	$43.69	$22.51	$23.62

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	11.15	$19.08	$11.98	$7.10	$7.16
$6,000 - $8,999	14.02	20.00	13.07	7.30	6.94
$9,000 - $11,999	13.99	12.53	7.29	5.17	5.24
Above $12,000	29.93	.03	5.69	1.63	----
Independent	14.86	9.95	5.66	1.31	4.28
Totals	83.95	$61.59	$43.69	$22.51	$23.62

MISSISSIPPI

In 1971-72 there were 60,432 full-time undergraduate students enrolled in the colleges and universities of Mississippi. On the average, they are among the least affluent students in the region. The median family income of all dependent students was $7,662. Over 37 percent of the dependent students came from families with less than $6,000 annual income.

The weighted average student budgets for Mississippi students were lower than those in all the SREB states except Louisiana. The differences between costs at the public and the non-public colleges are quite small. The weighted average budget for public four-year colleges was $1,840; for the non-public four-year colleges, it was $2,430. This amounts to a difference of about $67 a month for the academic year. Because costs are relatively similar at public and non-public institutions, it is not surprising that the family income distributions of students at both types of institutions are fairly similar. In Mississippi, as in Alabama and Georgia, the family incomes of non-public college students are lower than those of public college students. This is because of the large number of predominately black colleges in Mississippi that enroll significant numbers of low income students. The family income distribution and the weighted average costs of dependent students are displayed in Tables 1 and 2.

Mississippi students are more likely than students elsewhere in the region to receive aid from Federal student aid programs, but they are less likely to receive aid from institutional student aid programs. This is particularly true for the non-public college and university students. These students receive 46 percent of their aid from Federal student aid programs but only 22 percent of their aid comes from institutional student aid programs (Table 3). The respective percentages for students at similar institutions in the region are 36 and 34 percent.

Mississippi aid recipients are more likely than aid recipients in the region to receive a loan or employment award. Only North Carolina aid recipients, among the SREB states, receive a greater percentage of their aid in the form of employment. One out of every four dollars of aid available to non-public four-year college students in Mississippi is in the form of an employment award. Only one out of every five dollars of financial aid to students at similar institutions in the region is an employment award. Table 3 displays the types of awards by institutions.

Only 36 percent of all the available aid to Mississippi students is awarded primarily on the basis of need. The average for the region is 44 percent. This type of restriction on the distribution of aid is most evident at the public two-year colleges. The unmet financial need of Mississippi students in 1971-72 was the second smallest total among the SREB states, $7.09 million. Twenty-seven percent of the unmet need was experienced by non-public four-year college students. However, the effective distribution of aid among institutions according to the relative need of students is fourth best among

the SREB states. The unmet need problem in Mississippi is primarily one of distribution of aid dollars among students within institutions. For example, while students from families of less than $6,000 annual income have 54 percent of the total aggregate need, they have access to only 50 percent of the available aid. While the independent students have 17 percent of the financial need, they have access to just 12 percent of the available aid. Consequently, 46 percent of the unmet need is experienced by students from families with less than $6,000 annual income and 34 percent of the unmet need is experienced by the independent students. The financial aid, available aid, generally available aid and unmet need of Mississippi students, by institution and family financial circumstances, are displayed in Table 5.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, Mississippi, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$1,880	75	$1,715	25
4-Year Non-Public	$2,470	85	$2,195	15
2-Year Public	$1,220	50	$1,220	50
2-Year Non-Public	$2,145	66	$1,480	34

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
Mississippi, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public
Less than $6,000	34.8%	38.1%	38.6%	57.8%
$6,000 to $8,999	21.9	18.3	25.5	29.9
$9,000 to $11,999	12.8	12.8	21.1	5.8
More than $12,000	30.5	30.8	14.8	6.5
	100.0%	100.0%	100.0%	100.0%
Median	$8,082	$7,951	$7,341	$5,191

Table 3

Sources of Aid-Mississippi
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Total
Federal Aid Programs	$7,567	$2,098	$1,688	$829	$12,182
Percent	32.3	42.3	21.5	60.4	32.4
Guaranteed Loans	4,244	815	2,963	237	8,259
Percent	18.1	16.4	37.8	17.3	21.9
Educational Benefits	4,408	675	2,575	229	7,887
Percent	18.8	13.6	32.8	16.7	20.9
Institutional Aid Programs	7,009	1,323	544	65	8,941
Percent	29.8	26.7	6.9	4.7	23.8
State Aid Programs	------	-------	-------	-----	--------
Percent	------	------	-------	-----	--------
Other Aid Programs	233	49	78	13	373
Percent	1.0	1.0	1.0	.9	1.0
Total	$23,461	$4,960	$7,848	$1,373	$37,642

Table 4

Types of Available Aid by Institutions-Mississippi
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$6,604	25.6	$8,116	34.6	$4,933	21.0	$4,408	18.8
4-year Non-public	1,507	30.4	1,539	31.0	1,239	25.0	675	13.6
2-year Public	618	7.9	3,317	42.3	1,338	17.0	2,575	32.8
2-year Non-public	223	16.2	475	34.6	446	32.5	229	16.7
Total	$8,352	22.2	$13,447	35.7	$7,956	21.1	$7,887	21.0

Table 5-Mississippi

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	34.39	$25.57	$23.46	$9.12	$4.26
4-year Non-public	5.68	6.65	4.9[illegible]	3.06	1.88
2-year Public	19.06	7.80	7.85	1.76	.75
2-year Non-public	1.30	1.57	1.37	.95	.20
Totals	60.43	$41.59	$37.64	$14.89	$7.09

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	18.60	$22.27	$19.00	$7.98	$3.27
$6,000 - $8,999	11.56	10.21	9.13	3.76	1.11
$9,000 - $11,999	7.77	2.17	2.58	2.13	.27
Above $12,000	12.07	.01	2.45	----	-----
Independent	10.43	6.93	4.48	1.02	2.44
Totals	60.43	$41.59	$37.64	$14.89	$7.09

NORTH CAROLINA

Among the SREB states, only Florida and Texas have larger undergraduate student populations than North Carolina's. In 1971-72 there were 136,061 full-time undergraduates enrolled in North Carolina colleges, universities, and vocational-technical institutes. Thirty-one percent of these students were enrolled in non-public institutions. Among the SREB states, only South Carolina has a larger percentage of students enrolled in non-public institutions.

The difference in costs between public and non-public institutions in North Carolina is significant. For example, the weighted average budget at the non-public four-year colleges is $3,234 while at the public four-year colleges the budget is only $1,828 or 43 percent less (Table 2).

The differences in cost contribute to the variations in the family financial circumstances of the students at the different types of institutions. There are four rather distinct student populations--in terms of family income--in the institutions. The non-public two-year and four-year college populations are similar. But the public four-year colleges, the two-year colleges and the vocational-technical institute populations are distinctly different. For example, the median family income of the vocational-technical institute students is 30 percent lower than the median for the four-year public colleges and 15 percent lower than the median for the public two-year colleges. A disproportionate number of low income students are enrolled at the public two-year colleges and the vocational-technical institutes. While only 14 percent of the dependent students are enrolled in these institutions, 28 percent of the students from families with less than $6,000 income are enrolled. On the other hand, only eight percent of the dependent students from families of more than $12,000 income attend the lower cost institutions. The financial need problem in North Carolina is largely due to the significant non-public college enrollment. While these students represent 30 percent of all students, their aggregate need amounts to 49 percent of all aggregate need for the state. The family income distributions of enrolled dependent students are displayed in Table 1.

North Carolina students are more likely than students in the region to receive aid from Federal student aid programs, institutional student aid programs and state student aid programs. They are less likely to receive money through guaranteed student loan programs. One reason for the larger proportion of institutional student aid is that 36 percent of the aid available to the four-year public college students (who receive 53 percent of all aid) is available from their institutions. Students at public four-year colleges in the region receive just 29 percent of their aid from institutions. One reason the Federal student aid percentage is higher than in other states is the relatively high degree of participation by the vocational-technical institutes in the Federal student aid programs. While only four percent of the aid available to vocational-technical institute students in the region comes from Federal student aid programs, 21 percent of the aid available

to the North Carolina vocational-technical institute students is from this source (Table 3).

North Carolina students receive a greater percentage of their financial aid in the form of employment than the students of any SREB state. North Carolina aid recipients are less likely than aid recipients in the region to receive a loan. Only 23 percent of the aid available to North Carolinians is in the form of loans. The regional percentage is 34 percent. Students at the four-year colleges in North Carolina are less likely than students in other states to receive a loan. Twenty-three percent of the aid available to four-year college students in North Carolina is in the form of loans. Thirty-three percent of the aid available to four-year college students in the region is in the form of loans. Fifty-one percent of the aid available to the public two-year college students is in the form of educational benefits. The comparable regional figure is 35 percent. Financial aid by types of awards, by institutional types, is displayed in Table 4.

More of the aid available to North Carolina students than to students in the region is awarded primarily on the basis of financial need--54 percent as compared to 44 percent. This is particularly so for the vocational-technical institutes where 32 percent of all aid is generally available. The comparable percentage for the region is 24 percent.

The unmet financial need in North Carolina is $37.89 million. Over 70 percent of this unmet need is experienced by the non-public college students. While these students have nearly half of the state's total aggregate financial need, they have access to just one third of the available aid. The problem is that, by institutional types, aid is not available where the needy students are located. If all aid were made available to students in proportion to their need, the unmet need would be reduced by nine percent. Table 5 displays the financial need, available aid, generally available aid and unmet need of North Carolina students by institutional types and family financial circumstances.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, North Carolina, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$1,935	65	$1,630	35
4-Year Non-Public	$3,270	86	$3,015	14
2-Year Public	$1,765	24	$1,240	76
2-Year Non-Public	$2,385	87	$1,835	13
Public Vo-tech	$1,835	11	$1,245	89

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
North Carolina, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public	Public Vo-tech
Less than $6,000	26.0%	19.7%	33.1%	17.9%	43.8%
$6,000 to $8,999	21.1	16.2	29.0	18.7	27.8
$9,000 to $11,999	17.0	14.1	19.4	19.4	15.5
More than $12,000	35.9	50.0	18.5	44.0	12.9
	100.0%	100.0%	100.0%	100.0%	100.0%
Median	$9,512	$12,000	$7,748	$11,072	$6,669

Table 3

Sources of Aid-North Carolina
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Public Vo-tech	Total
Federal Aid Programs	$10,755	$8,519	$1,145	$1,047	$1,062	$22,528
Percent	29.5	41.5	28.9	42.9	21.2	32.9
Guaranteed Loans	2,493	1,183	499	292	625	5,092
Percent	6.8	5.8	12.6	12.0	12.5	7.4
Educational Benefits	9,067	3,466	2,023	722	3,181	18,459
Percent	24.8	16.9	51.1	29.6	63.3	27.0
Institutional Aid Programs	13,293	6,833	162	284	98	20,670
Percent	36.4	33.3	4.1	11.6	2.0	30.2
State Aid Programs	531	310	90	70	-------	1,001
Percent	1.5	1.5	2.3	2.9	-------	1.5
Other Aid Programs	361	202	39	25	50	677
Percent	1.0	1.0	1.0	1.0	1.0	1.0
Total	$36,500	$20,513	$3,958	$2,440	$5,016	$68,427

Table 4

Types of Available Aid by Institutions-North Carolina
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$11,221	30.7	$8,128	22.3	$8,084	22.2	$9,067	24.8
4-year Non-public	7,284	35.5	5,284	25.8	4,479	21.8	3,466	16.9
2-year Public	473	12.0	767	19.4	695	17.6	2,023	51.0
2-year Non-public	419	17.2	645	26.4	654	26.8	722	29.6
Public Vo-tech	230	4.6	788	15.7	817	16.3	3,181	63.4
Total	$19,627	28.7	$15,612	22.8	$14,729	21.5	$18,459	27.0

Table 5-North Carolina

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	65.26	$40.65	$36.50	$17.38	$ 7.12
4-year Non-public	34.30	43.75	20.51	14.94	22.79
2-year Public	11.73	4.77	3.96	1.48	1.16
2-year Non-public	7.63	6.24	2.44	1.46	3.94
Public Vo-tech	17.14	7.56	5.02	1.60	2.88
Totals	136.06	$102.97	$68.43	$36.86	$37.89

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	29.62	$44.96	$28.98	$18.43	$15.98
$6,000 - $8,999	23.47	29.50	19.90	11.67	9.60
$9,000 - $11,999	18.39	12.97	6.83	4.81	6.45
Above $12,000	40.99	1.13	4.61	.70	----
Independent	23.59	14.41	8.11	1.25	5.86
Totals	136.06	$102.97	$68.43	$36.86	$37.89

SOUTH CAROLINA

The financial aid problem in South Carolina is primarily a function of the distribution of large numbers of students from low-income families among relatively high cost non-public colleges. The median family incomes of dependent students at the public and non-public four-year colleges are similar. However, the non-public family income distribution is bimodal. Thirty-one percent of the dependent non-public four-year college students come from families with less than $6,000 income and 43 percent of the non-public four-year college students come from families with more than $12,000 income. For the most part, lower income non-public college students are enrolled at predominately black colleges. Thirty-eight percent of the dependent students and 33 percent of all South Carolina students are enrolled at non-public colleges. The full-time undergraduate enrollment at South Carolina colleges, universities, and vocational-technical institutes was 59,357 students in 1971-72.[3] Table 1 displays the family income distribution for dependent students by institutional types.

Non-public four-year college costs are, on the average, $925 higher than those at public four-year colleges and $1,290 higher than those at the vocational-technical institutes. In spite of this cost differential, 46 percent of all low income students (those from families of less than $6,000 income) are enrolled in the non-public colleges (Table 2).

South Carolina students are more likely than students in the region to receive financial aid from their institutions. Thirty-five percent of all aid to South Carolinians comes from institutional student aid programs. Only 27 percent of the aid available in the region comes from this source. Fifty percent of the aid available to public four-year college students and 14 percent of the aid available to vocational-technical institute students comes from their institutions. The comparable regional figures are respectively 29 and 4. However, only 20 percent of the aid available to four-year non-public college students comes from their institution. The regional average is 35 percent. Aid from Federal student aid programs is the most important source for the non-public four-year college student. Forty-nine percent of their aid comes through Federal student aid programs. Only eight percent of all aid available to South Carolina students comes through the guaranteed loan programs. The regional percentage is 21 percent. The sources of student financial aid, by institutions, are displayed in Table 3.

The patterns of aid by types vary considerably among institutions both in comparison with each other and with the region. Thirty-two percent of the aid available to public four-year college students is in the form of grants. The comparable regional figure is 26 percent. On the other hand, only 28 percent of the aid available to non-public four-year college students is grant money. The comparable regional figure is 37 percent. The vocational-technical institute students of South Carolina are more likely than vocational-technical students in other SREB states to receive a grant. Ten per-

cent of their aid is grant money while the percentage for the region is only four percent. Types of available aid by institutional types are displayed in Table 3.

Slightly less aid available to South Carolinians (42 percent) than is available to other students in the region (44 percent) is awarded primarily on the basis of financial need. This type of restriction on availability is particularly significant at the non-public two-year colleges where only 28 percent of the available aid is awarded primarily on the basis of need. The comparable regional figure is 57 percent.

The unmet need for South Carolina is $22.11 million. In addition to the distribution of low income students at relatively high cost institutions, the distribution of available aid among institutions contributes to the unmet need problem. For example, while the four-year public college students experience only 43 percent of the total aggregate financial need, they have access to almost 55 percent of the available aid. Forty-eight percent of the financial need is experienced by the non-public college students, who have access to only 37 percent of the available aid. In spite of this lack of correspondence in the institutional distributions of need and aid, South Carolina ranks second among SREB states in the effective distribution of aid among institutions. When the aid is available at the institutions, it is available to needy students, the problem is that needy students are not enrolled where aid is available. For example, 45 percent of the total aggregate financial need is experienced by students from families with less than $6,000 income and they have access to just 38 percent of all available aid. Consequently, their unmet need represents 48 percent of the total unmet need. Table 5 displays the financial need, available aid, generally available aid and unmet need of South Carolina students by institutional type and family financial circumstances.

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3. The enrollments and financial data for the two-year regional campuses of the University of South Carolina and Clemson University are included in the four-year public college data.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, South Carolina, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$2,090	78	$1,850	22
4-Year Non-Public	$3,075	80	$2,505	20
2-Year Non-Public	$2,260	73	$1,920	27
Public Vo-tech	$1,970	3	$1,660	97

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
South Carolina, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Non-Public	Public Vo-tech
Less than $6,000	18.0%	31.0%	27.1%	43.8%
$6,000 to $8,999	20.0	13.8	20.1	25.3
$9,000 to $11,999	23.0	12.3	24.9	13.9
More than $12,000	39.0	42.9	27.9	17.0
	100.0%	100.0%	100.0%	100.0%
Median	$10,565	$10,268	$9,337	$6,735

Table 3

Sources of Aid-South Carolina
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Non-public	Public Vo-tech	Total
Federal Aid Programs	$2,665	$5,095	$625	$460	$8,845
Percent	16.1	49.3	34.5	18.5	28.4
Guaranteed Loans	1,231	920	303	136	2,590
Percent	7.5	8.9	16.6	5.5	8.3
Educational Benefits	4,210	2,118	463	1,516	8,350
Percent	25.5	20.5	25.6	60.8	26.8
Institutional Aid Programs	8,238	2,039	403	355	11,035
Percent	49.9	19.8	22.3	14.2	35.3
State Aid Programs	------	50	-----	-----	50
Percent	------	.5	-----	-----	.2
Other Aid Programs	165	102	18	24	265
Percent	1.0	1.0	1.0	1.0	1.0
Total	$16,509	$10,324	$1,811	$2,491	$31,135

Table 4

Types of Available Aid by Institutions-South Carolina
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$5,678	31.9	$4,677	26.3	$3,196	17.9	$4,253	23.9
4-year Non-public	2,856	27.7	2,905	28.1	2,445	23.7	2,118	20.5
2-year Non-public	360	19.8	588	32.5	400	22.1	463	25.6
Public Vo-tech	250	10.0	296	11.9	429	17.2	1,516	60.9
Total	$9,144	28.2	$8,466	26.1	$6,470	20.0	$8,350	25.7

Table 5-South Carolina

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	32.17	$21.81	$17.77	$6.65	$ 6.61
4-year Non-public	16.59	21.12	10.32	5.71	11.43
2-year Non-public	3.13	3.24	1.81	.74	1.55
Public Vo-tech	7.47	4.96	2.49	.41	2.52
Totals	59.36	$51.13	$32.39	$13.51	$22.11

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	12.45	$23.07	$12.41	$6.11	$10.66
$6,000 - $8,999	9.19	13.26	7.69	3.54	5.57
$9,000 - $11,999	9.11	7.33	3.21	1.76	4.11
Above $12,000	18.03	----	3.38	----	-----
Independent	10.58	7.47	5.70	2.10	1.77
Totals	59.36	$51.13	$32.39	$13.51	$22.11

TENNESSEE

Only the institutions of Florida, North Carolina and Texas, among SREB states, enroll more full-time undergraduates than do Tennessee institutions. However, the state's financial need ranks sixth among SREB states. One reason for the relatively low financial need is that dependent student family incomes are generally higher than those of other SREB states. The median family income for Tennessee dependent students is $9,982, which is the fourth highest in the region. Costs in Tennessee institutions, however, rank seventh lowest among SREB states.

The difference between costs at four-year public colleges and four-year non-public colleges is substantial. The average cost at the non-public institutions is 73 percent higher than the cost at the public institutions (Table 2). On the average, non-public college students are more affluent than are the public college students. While the non-public colleges enroll 29 percent of all dependent students, they enroll only 22 percent of the students from families of less than $6,000 income. On the other hand, the non-public colleges enroll 40 percent of all the students from families of more than $12,000 income (Table 1).

Tennessee aid recipients are more likely to receive awards from Federal student aid programs and institutional aid programs than are students in the region. They are less likely, however, to receive awards from guaranteed loan programs. The importance of the Federal and the institutional aid programs is greatest at the non-public four-year colleges. Eight percent of the aid available to these students comes through these two types of sources. The regional average is 70 percent.

The vocational-technical institute students receive 77 percent of their aid in the form of educational benefits. The regional average is 63 percent. The lack of institutional student aid at the public two-year colleges and the vocational-technical institutes is significant. Only two percent of the aid available to students at these types of institutions comes through the institutions. The regional average is six percent.

The patterns of aid available to Tennessee students show little variation from the regional pattern. About 45 percent of all aid available to Tennessee students is awarded primarily on the basis of financial need. The regional average is 44 percent. Students in Tennessee four-year public and at vocational-technical institutes have less access to aid based primarily on need than do students at similar institutions in the region.

The unmet need for Tennessee students is $27.35 million. Eighty percent of this unmet need is experienced by the four-year college students. However, the two-year non-public college students have the proportionately highest unmet need. While they experience only 3.3 percent of all financial need, their unmet need represents seven percent of the total. By family financial

circumstances, the independent students experience the largest proportionate amount of unmet need. For example, the independent students have only 19 percent of the financial need, but they experience over 26 percent of the unmet need. The financial need, available aid, generally available aid and unmet need for Tennessee students, by institutions and families financial circumstances, are displayed in Table 5.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, Tennessee, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$1,850	67	$1,500	33
4-Year Non-Public	$3,145	81	$2,350	19
2-Year Public	$1,585	14	$1,230	86
2-Year Non-Public	$2,335	83	$2,045	17
Public Vo-tech	$1,700	18	$1,280	82

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
Tennessee, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public	Public Vo-tech
Less than $6,000	23.4%	16.2%	30.4%	25.1%	31.7%
$6,000 to $8,999	21.5	17.9	27.5	21.9	29.8
$9,000 to $11,999	19.6	13.0	17.8	22.1	19.6
More than $12,000	35.5	52.9	24.3	30.9	18.9
	100.0%	100.0%	100.0%	100.0%	100.0%
Median	$9,781	$12,782	$8,138	$9,407	$7,842

Table 3

Sources of Aid-Tennessee
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Public Vo-tech	Total
Federal Aid Programs	$6,737	$8,541	$780	$911	$171	$17,140
Percent	27.2	42.4	37.4	47.6	10.8	33.9
Guaranteed Loans	4,793	1,770	541	246	135	7,485
Percent	19.4	8.8	26.0	12.8	8.6	14.8
Educational Benefits	6,369	2,030	704	211	1,220	10,534
Percent	25.7	10.1	33.8	11.0	77.2	20.9
Institutional Aid Programs	6,605	7,621	38	528	38	14,830
Percent	26.7	37.7	1.8	27.6	2.4	29.4
State Aid Programs	-------	-------	-----	-----	-----	--------
Percent	-------	-------	-----	-----	-----	--------
Other Aid Programs	245	199	20	19	16	499
Percent	1.0	1.0	1.0	1.0	1.0	1.0
Total	$24,749	$20,161	$2,083	$1,915	$1,580	$50,488

Table 4

Types of Available Aid by Institutions-Tennessee
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$5,786	23.4	$7,808	31.6	$4,786	19.3	$6,369	25.7
4-year Non-public	7,585	37.6	6,151	30.5	4,395	21.8	2,030	10.1
2-year Public	211	10.1	780	37.5	388	18.6	704	33.8
2-year Non-public	495	25.9	772	40.3	437	22.8	211	11.0
Public Vo-tech	41	2.6	152	9.6	167	10.6	1,220	77.2
Total	$14,118	28.0	$15,663	31.0	$10,173	20.1	$10,534	20.9

Table 5-Tennessee

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	63.56	$34.21	$24.75	$ 7.55	$11.29
4-year Non-public	27.27	29.63	20.16	13.19	10.95
2-year Public	5.98	2.24	2.08	.69	.26
2-year Non-public	2.40	2.38	1.91	1.20	1.91
Public Vo-tech	10.18	4.49	1.58	.20	2.94
Totals	109.39	$72.95	$50.48	$22.83	$27.35

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	20.00	$28.09	$19.75	$9.76	$9.05
$6,000 - $8.000	19.65	22.72	15.46	8.50	7.71
$9,000 - $11,999	16.11	8.36	5.28	2.94	3.26
Above $12,000	33.42	------	3.46	----	.10
Independent	20.21	13.78	6.53	1.63	7.23
Totals	109.39	$72.95	$50.48	$22.83	$27.35

TEXAS

In 1971-72, there were 302,326 full-time undergraduate students enrolled in the public and private institutions of Texas. Their median family incomes ranked 12th among SREB states. However, the weighted average student budgets they paid ranked sixth among the SREB states. Over 84 percent of all the students were enrolled in publicly-supported institutions. Twenty-five percent of the students were enrolled in public two-year colleges. Only Florida and Mississippi have a larger percentage of public two-year colleges. The public four-year and non-public four-year college student families' income distributions are not much different, even though the weighted average cost for the non-public college student is over $1,000 more per year (Table 2). By family financial circumstances, the four-year college students are much different from the two-year college students (Table 1). Students from low income families in Texas are disproportionately located at the public two-year colleges and vocational-technical institutes. While these institutions enroll only 27 percent of the dependent students, they enroll 37 percent of the students from families of less than $6,000 income. They enroll only 12 percent of the students from families with more than $12,000 income.

Texas students receive proportionately less aid from Federal student aid programs than students in the region (20 percent as compared to 27 percent). The Texas students, however, receive substantially more aid from the guaranteed loan program source than do students in the region (30 percent as compare to 21 percent). Both of these patterns are particularly evident at the four-year colleges. The guaranteed loan programs are the primary source of financial assistance at the public two-year colleges and vocational-technical institutes. Financial aid from state student aid programs represents five percent of the total aid available to non-public four-year college students and nine percent of the aid available to non-public two-year colleges. Only Maryland's non-public four-year college students, among SREB states, receive a greater proportion of aid from state student aid programs. Texas non-public two-year college students, among SREB states, receive the largest proportion of aid from state student aid programs (Table 3).

Texas aid recipients are more likely to receive a loan than are students in the region (41 percent as compared to 34 percent). This is primarily due to the large percentage of guaranteed loan program dollars of aid in the state. This is especially true for the public two-year colleges and vocational-technical institutes. Texas vocational-technical institute students receive a greater percentage of awards in the form of grants than students at similar schools in the region (10 percent as compared to 4 percent), see Table 4.

Slightly more of the aid available to Texas students (49 percent) than to students in the region (44 percent) is awarded primarily on the basis of need. Half of the aid available to vocational-technical institute students is generally available aid. The comparable percentage for students at similar institutions in the region is 23 percent.

The unmet need for Texas students is $48.44 million. One reason the unmet need is so large is that Texas ranks tenth among SREB states in the effective distribution of aid by institutions and family financial circumstances. If all financial aid were made available to students in proportion to their need, the unmet need would be reduced by 36 percent, or from $48.44 million to $30.93 million. The effective distribution of student financial aid among institutions discriminates in favor of public four-year colleges and against the two-year colleges and vocational-technical institutes. For example, while the public four-year college students experience 49 percent of the total aggregate financial need, they have only 34 percent of the unmet need.

The effective distribution of aid also discriminates against independent students. While the independent students have only 18 percent of the total aggregate financial need, they experience 39 percent of the total unmet need. Table 5 displays the financial need, total available aid, generally available aid and unmet need for Texas students by institutional types and family financial circumstances.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, Texas, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$1,940	70	$1,770	30
4-Year Non-Public	$3,090	77	$2,610	23
2-Year Public	$1,785	16	$1,450	84
2-Year Non-Public	$2,335	77	$1,925	23
Public Vo-tech	$2,210	68	$1,590	32

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
Texas, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public	Public Vo-tech
Less than $6,000	25.9%	22.2%	39.6%	23.3%	46.9%
$6,000 to $8,999	21.2	21.2	26.6	29.2	34.0
$9,000 to $11,999	19.0	19.1	20.1	27.4	15.6
More than $12,000	33.9	37.5	13.7	20.1	3.5
	100.0%	100.0%	100.0%	100.0%	100.0%
Median	$9,458	$10,037	$7,173	$8,743	$6,274

Table 3

Sources of Aid-Texas
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Public Vo-tech	Total
Federal Aid Programs	$15,460	$17,205	$5,847	$975	$371	$39,858
Percent	14.9	30.3	19.2	42.2	21.0	20.4
Guaranteed Loans	34,905	11,221	12,622	610	933	60,291
Percent	33.7	19.8	41.4	26.5	52.7	30.9
Educational Benefits	19,657	4,539	9,673	338	387	34,594
Percent	19.0	8.0	31.8	14.7	21.9	17.8
Institutional Aid Programs	32,586	20,497	2,010	150	61	55,304
Percent	31.4	36.0	6.6	6.5	3.4	28.4
State Aid Programs	-------	2,790	------	210	-----	3,000
Percent	-------	4.9	------	9.1	-----	1.5
Other Aid Programs	971	563	301	22	17	1,874
Percent	1.0	1.0	1.0	1.0	1.0	1.0
Total	$103,579	$56,815	$30,453	$2,305	$1,769	$194,921

Table 4

Types of Available Aid by Institutions-Texas
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$24,587	23.7	$43,893	42.4	$15,442	14.9	$19,657	19.0
4-year Non-public	22,648	39.9	20,055	35.3	9,573	16.8	4,539	8.0
2-year Public	2,589	8.5	14,012	46.0	4,179	13.7	9,673	31.8
2-year Non-public	698	30.3	686	29.8	583	25.3	338	14.6
Public Vo-tech	177	10.0	957	54.1	248	14.0	387	21.9
Total	$50,709	26.0	$79,603	40.8	$30,025	15.4	$34,594	17.8

Table 5-Texas

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	176.29	$110.22	$103.58	$50.48	$16.30
4-year Non-public	48.33	66.05	56.82	35.57	14.57
2-year Public	72.17	43.17	30.45	7.43	15.08
2-year Non-public	3.04	3.52	2.30	1.40	1.32
Public Vo-tech	2.50	2.89	1.77	.89	1.17
Totals	302.33	$225.85	$194.92	$95.77	$48.44

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	68.21	$96.69	$82.62	$47.18	$14.06
$6,000 - $8,999	53.41	63.21	52.13	29.15	11.08
$9,000 - $11,999	45.34	26.22	22.71	12.37	4.47
Above $12,000	67.80	.01	16.56	1.85	----
Independent	67.57	39.72	20.90	5.22	18.83
Totals	302.33	$225.85	$194.92	$95.77	$48.44

VIRGINIA

In 1971-72, there were 99,180 students enrolled as full-time undergraduates in the colleges and universities of Virginia. These students have the highest median family incomes of SREB states--$11,044. They also pay the highest weighted average student budgets among SREB states. This is primarily because 26 percent of the dependent students attend private colleges where the weighted average cost is $3,147 as compared to the weighted average cost of $2,105 at the four-year public colleges and $1,685 at the two-year public colleges (Table 2). By family income distributions, the two-year public college students are distinctly different from those students who attend the other types of institutions. Their median family income is only $8,809. While only 13 percent of all dependent students are enrolled at the public two-year colleges, 19 percent of all enrolled students with incomes of less than $9,000 are enrolled at these institutions (Table 1). The presence of low income students in the other college types is influenced in part by low income student enrollment at predominately black public and non-public institutions.

The pattern of sources of student aid for the state as a whole is similar to that of the region. There are, however, some variations by institutional types, especially at the public two-year colleges. The public two-year college students receive 45 percent of their aid from state and Federal educational benefits. Students at similar institutions in the region receive only 35 percent of their aid from this source. On the other hand, only two percent of the aid available to public two-year college students comes from institutional student aid programs. The comparable percentage for the region is seven percent. Four-year college students in Virginia also receive proportionately less financial aid from their institutions than do students in the region--26 percent as compared to 31 percent (Table 3).

Virginia students receive proportionately more aid in the form of educational benefits than do students in the region--28 percent as compared to 23 percent. Non-public four-year college students in Virginia are less likely than students at similar institutions in the region to receive a grant award. Only 30 percent of their aid is in the form of grants, while the regional average is 37 percent. Virginia students are slightly less likely to receive an employment award than are students in the region (Table 4).

Only 38 percent of the total aid available to Virginia students is awarded primarily on the basis of need. The regional average is 44 percent. The lack of generally available aid is particularly a problem at the non-public two-year colleges, where only 43 percent of the aid is generally available. The comparable regional average is 57 percent.

The total aggregate unmet need for Virginia student is $23.5 million. Part of the unmet need problem is related to the low rate of effective distribution of aid in proportion to need. If all available aid were awarded in

proportion to student financial needs, the unmet need would be reduced by 15 percent. By institutions, the non-public four-year colleges' students have the proportionately greatest unmet need. These students experience only 31 percent of the financial need but have 44 percent of the unmet need. By family financial circumstances, the students from families with incomes of between $9,000 to $12,000 per year have the proportionately greatest problem. These students experience only 17 percent of the financial need but have over 27 percent of the unmet need. The financial need, available aid, generally available aid and unmet need for Virginia students by institutional type and family financial circumstances are displayed in Table 5.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, Virginia, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$2,220	78	$1,700	22
4-Year Non-Public	$3,360	79	$2,600	21
2-Year Public	$1,830	9	$1,670	91
2-Year Non-Public	$3,530	44	$2,075	56

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types
Virginia, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public
Less than $6,000	16.8%	15.6%	26.5%	15.8%
$6,000 to $8,999	19.6	15.5	25.1	22.7
$9,000 to $11,999	19.0	14.6	18.1	16.3
More than $12,000	44.6	54.3	30.3	45.2
	100.0%	100.0%	100.0%	100.0%
Median	$11,147		$8,809	$11,117

Table 3

Sources of Aid-Virginia
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Total
Federal Aid Programs	$7,129	$4,752	$1,299	$275	$14,055
Percent	22.0	34.5	25.5	20.1	25.5
Guaranteed Loans	6,823	2,348	1,936	305	11,412
Percent	21.1	17.0	26.0	22.3	20.8
Educational Benefits	8,608	2,438	3,382	331	14,759
Percent	26.6	17.7	45.4	24.3	26.9
Institutional Aid Programs	8,054	3,958	118	435	12,565
Percent	24.9	28.7	1.6	31.9	22.9
State Aid Programs	1,428	154	43	5	1,630
Percent	4.4	1.1	.5	.4	2.9
Other Aid Programs	321	136	74	14	545
Percent	1.0	1.0	1.0	1.0	1.0
Total	$32,363	$13,786	$7,452	$1,365	$54,966

Table 4

Types of Available Aid by Institutions-Virginia
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$8,127	25.1	$10,109	31.2	$4,979	15.4	$9,148	28.3
4-year Non-public	4,159	30.2	4,733	34.3	2,456	17.8	2,438	17.7
2-year Public	636	8.5	2,253	30.2	1,181	15.9	3,382	45.4
2-year Non-public	300	22.0	479	35.1	255	18.7	331	24.2
Total	$13,222	24.1	$17,574	32.0	$8,871	16.1	$15,299	27.8

Table 5-Virginia

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	59.58	$40.92	$32.36	$10.95	$10.85
4-year Non-public	20.47	23.28	13.79	7.81	10.29
2-year Public	16.60	8.27	7.45	1.68	1.18
2-year Non-public	2.53	2.47	1.37	.59	1.18
Totals	99.18	$74.94	$54.97	$21.03	$23.50

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	14.77	$26.25	$21.23	$8.16	$5.02
$6,000 - $8,999	16.23	24.16	16.79	7.61	7.37
$9,000 - $11,999	14.64	12.81	6.45	3.54	6.36
Above $12,000	36.28	----	3.31	----	----
Independent	17.26	11.72	7.19	1.72	4.75
Totals	99.18	$74.94	$54.97	$21.03	$23.50

WEST VIRGINIA

In 1971-72, 45,630 full-time undergraduate students were enrolled in West Virginia colleges and universities. This is the smallest enrollment of any of the SREB states. Seventy-eight percent of the dependent students were enrolled in public colleges and universities. Weighted average costs for these students was $1,835 per year. The dependent students at the non-public colleges paid a weighted average cost of $2,910. The difference in cost between public and private institutions in West Virginia is one of the smallest in the region (Table 1).

Over 82 percent of the dependent students from families with incomes of less than $9,000 are enrolled at public institutions. On the other hand, the non-public institutions, that enroll 22 percent of all dependent students, enroll 25 percent of all dependent students from families of more than $9,000 in annual income (Table 2).

The patterns in financial aid sources for the West Virginia students in total vary little from the pattern for the region. The West Virginia students receive slightly more of their aid from guaranteed loan programs and slightly less of their aid from institutional student aid programs. The non-public four-year college students receive 23 percent of their aid from the guaranteed loan program. The regional average at similar institutions is 14 percent. The non-public two-year college students receive 29 percent of their aid from guaranteed loan programs. The regional average at similar institutions is 18 percent (Table 3).

West Virginia students receive fewer grant dollars and more loan dollars than the regional averages. In comparison to students at similar institutional types in the region, West Virginia public four-year college students receive more loan and work awards; non-public four-year students receive more loan awards and less grant and work awards, and public two-year college students receive more loan awards and less grant awards. The primary types of aid available to non-public two-year college students are loans (45 percent) or educational benefits (33 percent). The comparable regional percentages for students at these types of institutions, respectively, are 33 percent and 19 percent (Table 4).

Only 37 percent of the aid available to West Virginia students is awarded primarily on the basis of need. The regional average is 44 percent. The lack of generally available aid is particularly apparent at the non-public two-year colleges. Only 31 percent of the aid available to students at these types of institutions is generally available aid. The regional average is 57 percent.

The unmet need for West Virginia students was $8.66 million. Sixty-two percent of this unmet need is experienced by the non-public four-year college students. This is primarily due to the distributions of aggregate financial

need and available aid. For example, the non-public four-year colleges enroll 18 percent of the students, who have 31 percent of the total financial need but access to only 21 percent of all available aid. By family financial circumstances, the students from families with incomes of $9,000 to $12,000 per year have 20 percent of the financial need but access to only 15 percent of the available aid. Consequently their unmet need represents 29 percent of the state total. If all available aid were distributed among students and institutions in proportion to their financial need, unmet need in West Virginia would be reduced by 38 percent. The financial need, available aid, generally available aid and unmet need for West Virginia students by institutional types and family financial circumstances are displayed in Table 5.

Table 1

Weighted Average Dependent Student Budgets
By Institutional Types, West Virginia, 1971-72

Institutional Types	Resident	Percent of Enrollment	Commuter	Percent of Enrollment
4-Year Public	$2,110	71	$1,300	29
4-Year Non-Public	$3,250	80	$2,360	20
2-Year Public	$1,665	37	$1,375	63
2-Year Non-Public	$1,975	58	$1,060	42

Table 2

Family Income Distributions of Enrolled
Dependent Students, by Institutional Types,
West Virginia, 1971-72

Family Income Interval	4-Year Public	4-Year Non-Public	2-Year Public	2-Year Non-Public
Less than $6,000	20.8%	13.2%	29.6%	35.6%
$6,000 to $8,999	22.2	19.2	26.5	26.8
$9,000 to $11,999	24.1	26.6	20.5	18.1
More than $12,000	32.9	41.0	23.4	19.5
	100.0%	100.0%	100.0%	100.0%
Median	$9,885	$10,974	$8,309	$7,612

Table 3

Sources of Aid-West Virginia
(amounts in thousands)

Types	4-year Public	4-year Non-public	2-year Public	2-year Non-public	Total
Federal Aid Programs	$6,178	$1,670	$344	$172	$8,364
Percent	28.9	27.9	27.5	25.7	28.6
Guaranteed Loans	4,976	1,381	448	194	6,999
Percent	23.3	23.1	35.9	28.9	23.9
Educational Benefits	5,139	863	411	220	6,633
Percent	24.1	14.4	32.9	32.7	22.7
Institutional Aid Programs	4,628	1,954	34	78	6,694
Percent	21.7	32.6	2.7	11.7	22.9
State Aid Programs	221	59	-----	----	280
Percent	1.0	1.0	-----	-----	.9
Other Aid Programs	211	59	12	6	290
Percent	1.0	1.0	1.0	1.0	1.0
Total	$21,353	$5,986	$1,249	$672	$29.260

Table 4

Types of Available Aid by Institutions-West Virginia
(amounts in thousands)

Types of Institutions	Grants	Percent	Loans	Percent	Work	Percent	Educational Benefits	Percent
4-year Public	$4,380	20.5	$7,469	35.0	$4,365	20.4	$5,139	24.1
4-year Non-public	1,935	32.3	2,359	39.4	829	13.9	863	14.4
2-year Public	91	7.3	567	45.4	180	14.4	411	32.9
2-year Non-public	105	15.6	299	44.5	48	7.2	220	32.7
Total	$6,511	22.2	$10,694	36.6	$5,422	18.5	$6,633	22.7

Table 5-West Virginia

Institutional Type	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
4-year Public	34.17	$22.12	$21.35	$7.55	$2.88
4-year Non-public	8.23	10.57	5.99	2.86	5.39
2-year Public	2.16	1.19	1.25	.32	.16
2-year Non-public	1.07	.83	.67	.20	.23
Totals	45.63	$34.71	$29.26	$10.93	$8.66

Family Income Interval	Enrollment (thousands)	Financial Need (millions)	Total Available Aid (millions)	Generally Available Aid (millions)	Unmet Need (millions)
Below $6,000	8.17	$12.20	$9.61	$4.23	$2.59
$6,000 - $8,999	8.82	11.19	9.08	3.81	2.12
$9,000 - $11,999	9.86	6.93	4.44	1.82	2.55
Above $12,000	13.70	------	3.14	-----	-----
Independent	5.08	4.39	2.99	1.07	1.40
Totals	45.63	$34.71	$29.26	$10.93	$8.66

APPENDIX A

METHODOLOGICAL NOTES

The method employed to derive financial need and unmet need in this report is known as aggregate need analysis (ANA). ANA is a methodology which has been successfully employed in individual state studies in Alabama, Florida, Georgia, Kentucky, Massachusetts, Maryland, New Jersey, New York, North Carolina, Virginia, Texas and West Virginia.

In order to do ANA, the following data are needed:

(a) The size of the study population. This may include an entire student body, many student bodies, or some sub-population of students.

(b) The percentage of male and female students in the population.

(c) The distribution of students by parental income or, if they are independent students, their own family incomes.

(d) The average expected parental contribution by income intervals and average family size. Contributions vary by family income and size.

(e) The average amount of self-help expected from the students. Self-help contributions from summer and term time earnings vary by sex and class standing.

(f) The educational costs or student budgets including, if appropriate, differential budgets for men, women, commuters, and resident students.

(g) The amounts of financial aid presently available and/or awarded to students by level of parental income. Available aid should be broken down by source (state, federal, institutional) and by type (grant, work, loan) if possible.

(h) The percentage or number of students who employ the various budgets included in the analysis.

With these data, ANA will provide an estimate of additional aid required (or unmet need) by using the following formula: additional aid required= appropriate student budget - (expected self-help + expected parental contribution + existing financial aid). The principle underlying the concept of unmet need for currently enrolled students is one of reasonable expected contributions from students and parents toward the students' educational costs.

To illustrate the procedure of ANA, Table A contains the basic data for one state's four-year public colleges: (1) number of full-time dependent students (37,430); percentage of males and females; student self-help contributions ($545 and $445); a weighted average student budget for all students, whether commuter or resident ($2,056), and a family income distribution for these students.

Looking at the $6,000 to $8,999 interval, it is noted that families with no unusual financial circumstances with 2.5 dependent children are expected on the average, to contribute $285 a year to a dependent child's education. Each student is expected to contribute $502 (the weighted average contribution for men and women) from summer and term time earnings toward his educational costs. The sum of $502 and $285--$787--represents available student and family resources. It costs $2,056 per year to attend these colleges. The difference between $2,056 and $787 is $1,269, or the students' financial need. Since there are 5,615 of these students, their aggregate financial need is $7,125,435. In this example, there is $6,507,463 in aid from all Sources (state, federal, institutional) to meet these students' needs. Therefore, the aggregated unmet financial need or additional aid required for these students is $617,972 and $110 per student. Or, to put it another way, an additional $110 per student in financial aid is required for these students to reasonably afford the costs of their education.

The same procedure is followed for each income interval. It is noted that no financial need is shown for students from families with incomes of $12,000 or more. It is assumed that, on the average, students from such families can afford the costs in this example. If the costs were higher than the sum of the expected parental contribution and student contribution for this interval ($2,642), they would show an aggregate financial need.

The financial aid listed as available to students with "no need" in the "$12,000 or more" interval represents aid that is not (or nor always) awarded with student need taken into consideration. In this example, which is an actual state, if the $3,134,774 in aid available to students in the upper level were distributed to students in the lower level, the aggregate unmet financial need would be reduced from $5,853,825 to $1,719,051 or from $274 to $80 per student.

It should be obvious that varying the costs, the family incomes and contributions, and the expected student contributions will each have an impact on total financial need. It should also be obvious that varying the way aid is distributed will have an impact on unmet financial need or additional aid required.

While individual state data and unique circumstances are important, an attempt was made to treat all data from similar programs in each state in a similar manner. This procedure was intended to produce comparable data among states so that comparative analyses could be performed.

APPENDIX A-Table A

AGGREGATE NEED ANALYSIS COMPUTATIONAL EXAMPLE

Type of Institution-4-year Public Colleges-Dependents Only

Number of Full-time students - 37,430

Percentage of Males: 57 - Females: 43

Student Self-help: Males $545 - Females: $445

Weighted Average Student Budget $2,056

Income Interval	(1) Percent Students	(2) Numbers Students	(3) Average Family Contribution	(4) Student Self-help	(5) Financial Need	(6) Total Financial Need	(7) Available Financial Aid	(8) Unmet Financial Need
Less than $6,000	22	8235	-0-	$502	$1,554	$12,797,190	$8,989,503	$3,807,687
$6,000 to $8,999	15	5617	$285	502	1,269	7,125,435	6,507,463	617,972
$9,000 to $11,999	20	7485	915	502	639	4,782,915	3,354,749	1,428,166
$12,000 or more	43	16095	2140	502	-0-	-0-	3,134,774	-0-
						$24,705,540	$24,636,973	$5,853,825

Column 5 = Weighted Average Student Budget minus the sum of columns 3 and 4
Column 6 = Financial Need (column 5) x Number of Students (column 2).
Column 8 = Total Financial Need (column 6) minus Available Financial Aid (column 7).

The study population included all full-time undergraduate students in each state who were enrolled in 1971-72 in one of five types of institutions--four-year public colleges or universities, four-year non-public colleges or universities, two-year public community or junior colleges, two-year non-public junior colleges, and public vocational-technical schools--if one or more institutions of the latter categories participated in one of the three institutionally based Federal student aid programs. Since much of the data were obtained from report forms submitted to the USOE by institutional participants in the Federal programs, it was necessary to exclude some states' vocational schools if none participated in the programs.

The size of enrollments at various types of institutions was obtained from the USOE publication, Fall Enrollments in Higher Education, 1971. This was also the source document for the percentages of males and females and upperclassmen and lowerclassmen by types. When a state's vocational-technical school enrollments were not included in the publication, the data were obtained from the appropriate state departments of education.

The distributions of students by family income ranges were obtained primarily from documents submitted to the USOE by institutional financial aid administrators--the Application to Participate in Federal Student Financial Aid Programs, FY 1974 (APPLCN). Since income distributions are critical to ANA the APPLCN data were verified from data available from the U. S. Bureau of the Census, the College Entrance Examination Board, The American College Testing Program, and reports by or research studies from state agencies and officials. The distributions were adjusted to provide the best possible estimates of student family income in 1971.

Family size varies by family income and average family sizes will vary among states in the region. However, from the 1970 Census data, it was possible to derive a conservative regional estimate of the average size of families with college-aged children. The family size used in this study was 4.5. It was assumed that each family had 2.5 children and one of these was a dependent college student. Using this conservative estimate of course produces larger average family contributions because as family size decreases or income increases, expected contributions increase. If other researchers assumed larger family sizes, expected family contributions would be decreased and, therefore, aggregate financial need would be increased.

The College Scholarship Service, the American College Testing Program, and the USOE have, with the help of financial aid administrators and economists, developed systems and procedures for determining what families of different sizes and financial circumstances can reasonably be expected to contribute to their student dependents' education each year. An average expected family contribution for students whose family incomes fell in each of the four intervals used in the study was derived from College Scholarship Service standard contribution tables for families with 2.5 dependents and no unusual family circumstances. Appendix Table B adapted from CSS Need Analysis Theory

and Computation Procedures shows that as family size decreases and income increases, average expected family contributions increase.

TABLE B

Total Parents' Contribution From Income Before Taxes, By Size of Family*

Income	Number of Dependent Children				
	One	Two	Three	Four	Five
Less than $4000	0	0	0	0	0
$5000	23	0	0	0	0
$6000	269	24	0	0	0
$7000	514	217	72	0	0
$8000	756	441	243	101	29
$9000	995	668	446	250	169
$10,000	1260	893	645	447	349
$11,000	1558	1121	845	641	535
$12,000	1884	1406	1044	835	719
$13,000	2234	1720	1305	1029	902
$14,000	2619	2047	1597	1298	1112
$15,000	3039	2401	1903	1584	1388
$20,000	5568	4907	4295	3851	350
$25,000	7164	6520	5920	5489	5220

*Adapted from CSS Need Analysis Theory and Computation Procedures, (New York: College Entrance Examination Board, 1973)

In this study no family contribution was expected from families with "less than $6,000" annual income. An average contribution of $285 was expected from families in the $6,000 to $8,999 interval and $915 was expected from families in the $9,000 to $11,999 interval. Because the shape of the income distributions vary by institutions, it was necessary to vary the average contributions by institutional types in each state for the "more than $12,000" interval.

The average contributions for this income interval for each institutional type in each state are presented in Appendix Table C.

As noted above, student self-help contributions from summer and term-time earnings vary by sex and class standing. The College Scholarship Service standards for student self-help contributions are as follows: for prefreshman men, $400; for prefreshman women, $300; for presophomore men, $500; for presophomore women, $400; for upperclassmen, $500, and for upperclasswomen, $500. Studies for individual Southern states have shown that these expectations are frequently higher than many students are able to meet. However, following the practice of making conservative assumptions, these standard contributions were applied in the study. Assumptions of

APPENDIX-Table C

Expected Family Contributions for Students From Families of "More than $12,000" Annual Income by Institutional Types, within States

State	4-year Public Colleges	4-year Non-public Colleges	2-year Public Colleges	2-year Non-public Colleges	Public Vo-tech Schools
Alabama	$2,140	$1,705	$1,455	$1,705	$1,225
Arkansas	2,140	2,310	1,850	1,455	1,340
Florida	2,665	3,050	2,310	2,855	---
Georgia	2,310	2,140	2,140	1,850	1,705
Kentucky	2,310	2,310	1,995	1,580	---
Louisiana	2,310	2,855	---	---	1,705
Maryland	3,050	3,050	1,995	1,455	---
Mississippi	2,310	2,310	1,340	1,340	---
North Carolina	1,995	2,665	1,580	2,310	1,455
South Carolina	2,310	2,480	---	1,850	1,580
Tennessee	2,140	2,665	1,850	1,995	1,705
Texas	2,310	2,665	2,140	2,140	1,340
Virginia	2,855	3,050	1,995	2,855	---
West Virginia	2,310	2,665	1,995	1,850	---

lower student contributions would of course increase the amount of financial need. USOE enrollment data were used to produce weighted average student contributions for each type of institution in each state. These weighted averages are presented in Appendix Table D.

The average costs experienced by students at various types of institutions were derived from data obtained from the FY 1974 APPLCN's. On these forms, aid administrators were asked to provide estimates of the costs of education to relevant groups of students in 1971-72, 1972-73, and 1973-74. The 1971-72 estimates were used. The validity of the aid administrators' estimates is a crucial variable in ANA. If the estimates are unrealistically low, the students will have to draw on more of their own resources (or make sacrfices) to meet educational expenses not met with financial aid. If the estimates are unrealistically high, then some students will have a calculated need that is not "real" and, therefore, limited financial aid funds will not be distributed to their maximum effectiveness.

Evidence from surveys of patterns of student expenditures indicate that the aid administrators' estimates are frequently unrealistic. However, there is no consistent bias in their estimates. Sometimes their estimates are lower and sometimes they are higher than actual expenditure patterns.

The aid administrators' estimates were, however, the best available data on student costs for the region. Furthermore, they are accepted and used for Federal student aid policymaking, which affects the distribution of at least 27 percent of all aid dollars.

Weighted average budgets for dependent resident and dependent commuter students were calculated for each type of institution in each state. These budgets were listed in the text of the report. The percentages of students paying each budget were obtained from the APPLCN. The weighting procedure is shown, for example, in Appendix Table E.

The identification and distribution of available aid dollars among institutions and students by types of programs and awards is the most difficult procedure in ANA. It is difficult because many agencies, including postsecondary institutions, don't have management information systems to precisely tell them or researchers the characteristics of aid applicants, aid recipients, or where recipients spend their awards. For example, while virtually all agencies know how much money they award, slightly fewer of them know how many recipients received awards. A smaller number know the types of institutions where their awards are used. Even fewer agencies can provide income distributions of aid applicants or recipients. And, finally, very few agencies can provide income distributions within types of institutions.

As much information as could reasonably be obtained from agencies that administer aid programs was collected by telephone and correspondence. Data were sought that would permit the construction of a distribution of aid <u>from</u> each agency <u>to</u> each type of institution:

APPENDIX-Table D

Weighted Average Student Self Help

Contributions by Institutional Types

for each State

State	4-year Public Colleges	4-year Non-public Colleges	2-year Public Colleges	2-year Non-public Colleges	Public Vo-tech Schools
Alabama	$502	$492	$461	$465	$460
Arkansas	495	494	462	456	460
Florida	520	506	462	446	---
Georgia	504	485	463	460	463
Kentucky	495	499	457	450	----
Louisiana	491	495	---	---	475
Maryland	491	506	463	421	---
Mississippi	505	500	458	449	---
North Carolina	499	496	465	459	461
South Carolina	496	488	---	464	468
Tennessee	500	495	468	458	467
Texas	501	494	464	471	465
Virginia	493	487	469	437	---
West Virginia	501	496	461	462	---

APPENDIX-Table E

Weighted Average Budgets-Computional Example

Institution	(A) Full-time Employment	(B) Dependent Resident Students	(C) Dependent Commuter Students	(D) Resident Student Budget	(E) Commuter Student Budget	(F) Total Resident Budget	(G) Total Commuter Budget
College A	10,000	5,000	5,000	$2,500	$1,800	$12,500,000	$9,000,000
College B	5,000	4,000	1,000	3,000	2,000	12,000,000	2,000,000
College C	4,500	1,000	3,000	2,000	1,800	2,000,000	5,400,000
	18,000	9,000	9,000			$26,000,000	$16,400,000

Column F is equal to Column B times Column D

Column G is equal to Column C times Column E

$26,500,000÷ 9,000 = $2,944, weighted average dependent resident budget
$16,400,000÷ 9,000 = $1,822, weighted average dependent commuter budget

Family Income	# Recipients	# Dollars
Less than $6,000	#	$
$6,000 to $8,999	#	$
$9,000 to $11,999	#	$
More than $12,000	#	$
Independent Students	#	$
Total	#	$

When the agency could not provide data which were this complete, estimates, approximations, and assumptions were made to distribute the available aid. If the agency's program called for the distribution of aid primarily according to need, then the award dollars were distributed within institutional types according to the proportion of aggregate financial need in a given interval. For example, if the actual distribution of aid dollars was unknown, but it was known that 10 percent of the aggregate financial need for four-year public colleges in a given state was experienced by students from families in the $6,000 to $8,999 interval, it was assumed that these students received 10 percent of the available aid. Because the students in a given interval may have actually received less money, the effect of this assumption is to produce a conservative estimate of unmet financial need, or additional aid required. This procedure is in keeping with the attempt to develop a conservative picture of the total unmet financial need problem.

It was not possible or feasible to query every postsecondary institution in the region about the distribution of its aid dollars. In lieu of that procedure, data from the APPLCN's and a survey of approximately ten percent of the institutions were utilized. A list of institutional respondents is contained in Appendix B.

The Higher Education Amendments of 1968 require that the institutions report and spend for financial aid the amount listed on their APPLCN's under "maintenance of level of support" in order to participate in one or more of three institutionally based Federal programs. The programs are the College Work Study Program (CWSP), the National Direct Student Loan Program (NDSL), and the Supplementary Educational Opportunity Grant Program (SEOG). Funds which are included in the institution's maintenance of level of support are: the institutional grants-in-aid and scholarships, including state scholarships which are controlled and administered by the institution; institutional waivers of tuition and fees; institutional student loans; loans made under the Federally Insured Student Loan Program, Title IV, if the institution acts as a lender; the institutional shares of the United Student Aid Funds, Inc., College Reserve Program, nursing and health professions financial aid programs, NDSL Program, and CWS Program (limited to on-campus institutional share, unless the institution has provided off-campus matching shares from its own

funds); institutional employment (exclusive of Federal share of CWS Program); and student wages from employment contracted by an institution with a private concern, such as food services, laundry and dry-cleaning, etc.

The dollar amounts in this item for each type of institution were summed for each state, and this amount was considered the total available institutional aid. The figures for universities are very likely inflated since the "maintenance" figure could include awards available to graduate, rather than exclusively undergraduate students. There was, however, no feasible way to efficiently estimate the percentage of funds which are used for graduate students and therefore would not be "available" to undergraduates. Therefore, listing all of these "maintenance" funds as available to undergraduates produces a conservative estimate of unmet financial need because institutional financial aid available to undergraduates is somewhat inflated for universities.

A further problem with the "maintenance" figures is that a large percentage of these dollars--nearly 50 percent--are distributed to students who may or may not have demonstrated financial need. Therefore, it was necessary to estimate what percentages of aid went to which needy students.

Estimates were made from additional data in the FY 1974 APPLCN's. Aid administrators are required to list the amounts of institutional (or "maintenance") dollars which were awarded to students who receive an award under one or more of the three Federal programs. These amounts were also totaled for each institutional type within each state. These amounts were considered "generally available aid", or aid which is distributed primarily on the basis of need. This procedure provides a reasonable minimum estimate of the proportion of aid dollars, from institutions, which are awarded on the basis of need.

Not all institutions in a given state participate in the Federal programs. Where this was the case, estimates of the amount of money the non-participating institutions would award in aid were based by comparing them to other similar, participating institutions. These amounts were added to the totals for each type.

Institutional aid monies were distributed as follows: (1) the generally available aid was determined; (2) this amount was subtracted from the "maintenance" amount; (3) generally available aid was distributed among income intervals according to the intervals' proportion of total aggregate need, and (4) the remainder of the aid ("maintenance" money minus "general" money) was distributed according to the percentage of all students in each income interval.

The amounts of money available to institutions and students from the Federal CWSP, NDSL, SEOG, Health Professions and Nursing Student Assistance Program, Law Enforcement Education Program, and the Cuban Loan Program were obtained from the appropriate USOE Regional Offices.

The APPLCN's require aid administrators to list the amounts of CWSP, NDSL, and SEOG dollars awarded each year by the recipients' family income or independent student status. From the APPLCN's, the amount of money awarded to independent students was obtained. This amount, for each institutional type, was assigned to available to independent students. The remainder of the money from these three programs was distributed among the dependent student intervals according to the percentage of total aggregate dependent student need in each interval.

The monies from the Health Professions, LEEP, and Cuban Loan Programs were distributed among dependent student intervals according to the percentage of total aggregate dependent student need in each interval. None of these dollars were assumed to be available to independent students because no data were available to provide an estimate of the number of dollars available to independent students from these programs. It is likely to be less than ten percent of the total.

Distribution of aid available from the Guaranteed Student Loan Program and the Federally Insured Student Loan Program is somewhat more complicated than the distribution of aid from other Federal programs. This is so because precise data for each state was unavailable. Loans from these programs can be awarded in one state for use in another. Loans are also available to graduate students and proprietary schools and/or hospital schools of nursing. Through FY 1972, loans could be made to students with no demonstrated need.

The total amount of loans issued under these programs was available from the Reports and Data Analysis Staff of the USOE Division of Insured Loans. From each state's total, percentages were subtracted for estimated loans to graduate students and to students who attended institutions not included in this study, i.e., proprietary business and vocational schools, hospital schools of nursing, etc. The remaining total was treated as available for full-time undergraduate study. It was necessary to assume that loans issued in one state but used in another would be approximately equal in total value. For example, loans issued in Alabama but used elsewhere would be equivalent to loans used elsewhere but used in Alabama.

Income distributions of loan recipients in each state were available from the Reports and Data Analysis Staff. The available aid was distributed according to these distributions among institutional types. For example, if 20 percent of a state's total was awarded to students with family incomes of "less than $6,000" and 10 percent of all a state's students with those family incomes were enrolled at non-public four-year colleges, then those students were assumed to have access to two percent of the total (10 percent of 20 percent). To the extent that it was possible, the distribution of the dollars was corroborated by data furnished by individual state guarantee agencies and the USOE Regional Offices. It is quite likely that more aid than is really available is shown in the report. Therefore, again, the estimate of unmet need is conservative.

The distribution of educational benefits from the Social Security Administration was performed in a similar fashion. Only the total amount of money awarded in each state was available. From research on student finance in several states, it was known that the family income of recipients of educational benefits is almost always less than $9,000 per year (in most studies the percentage is larger than 90 percent.) Therefore, once the state total of benefits was ascertained, the dollars were distributed among institutions according to their proportion of the total enrollment of dependent and independent students with incomes of less than $9,000 per year. In other words, if a state's four-year public colleges enrolled 20 percent of the enrolled students with incomes of less than $9,000, it was assumed that these students received 20 percent of the Social Security educational benefits. This procedure is likely to have over estimated money available to students from Social Security benefits, since no "corrections" were made for part-time students or students enrolled in types of institutions other than those included in the study. The effect would be, again, to produce a lower unmet financial need than probably exists.

In any financial aid study or survey of available aid, not every source or amount of funds can be identified. This is because many church and civic clubs, business and industry, and other private sources award financial aid in the form of scholarships, grants, and/or loans to students. Research in individual states has shown that the amount of aid available from otherwise unidentifiable sources amounts to less than one percent of the total of aid available from identifiable sources. To account for this otherwise unidentifiable aid, one percent was added to the total of identifiable aid for each income interval and institutional type. This amount is listed at various places in the report as aid from "Private and Other Student Aid Programs." Again, the effect of inflating the estimate to one percent is to produce an inflated estimate of available aid or, on the other hand, a conservative estimate of unmet need.

The procedure described above, then, was how aggregate financial aid need and unmet need was determined for dependent students. The independent students' needs were treated differently.

Independent Student Needs: A Special Case

The procedures of aggregate need analysis require some modification to determine independent student need. First of all, these students' ability to pay for the costs of education is not based upon their parents' financial status but their own resources. An independent, or self-supporting, student is by Federal aid program definition an individual who has not resided with, been claimed as a dependent for Federal income tax purposes by, or been the recipient of an amount in excess of $200 from one or both parents or any other person acting in loco parentis.

Recent evidence indicates that a growing number of students who are entering

postsecondary education are declaring themselves self-supporting. Based upon data from the FY 1974 APPLCN, over 20 percent of all the full-time undergraduates enrolled in institutions included in this study were self-supporting students. The percentages of independent students in each state are included in the text of this report.

Although there are insufficient data to support the kind of precise estimates of financial circumstances of these students that are made for independent students, recent studies in Georgia, Alabama, and states outside the region, information provided on Federal report forms, and research studies by such agencies as the College Scholarship Service provided enough information to derive a reasonably valid estimate of their needs.

The first issue is the cost of education to these students. Cost of education includes direct educational costs such as tuition, fees, books and supplies and maintenance costs. Maintenance is defined, for independent students, as the sum of expenses for rent or mortgage, food and household supplies, child care, debt repayment, and other expenses such as doctor and dental bills, etc. The maintenance budget for an independent student is calculated on a 12-month rather than a 9-month or academic year basis because he must support himself while he is not in school in the summer.

The estimates of independent students' expenses provided by aid administrators on the APPLCN's range from $100 to $2,000 in addition to those incurred by typical dependent students. Part of the variance is due to different patterns of marital status experienced in the student populations. Part of the variance is due to differences in types and amounts of allowable expenses different aid administrators consider in need analysis. Part of the variance is due to invalid or unreliable estimates, by aid administrators, of independent students costs.

Rather than use the aid administrators' budget estimates with their wide range, a College Scholarship Service study of independent students' expenses was used.[2] Their research indicates that typical single independent college students in Southern colleges and universities spend $2,435 per calendar year for maintenance. A married, childless independent student spends $4,460 per year and a married student with one child spends $5,175 per year. These are moderate budget standards.

In this study, each of the three maintenance standards was added to the weighted average cost of tuition, fees, books and supplies for each type of institution in each state. Weighted average costs were weighted by numbers of independent students enrolled at institutions within a given type, not by all students.

It was then necessary to determine how many students were affected by each of the three budget types (single; married, childless; married with one child) and what their financial resources were.

No precise estimates of independent student incomes are available for each state, each type of institution, or the region. Income distributions for independent students who are expected to apply for financial aid are available from the APPLCN's. And there are income distributions available from a variety of studies in individual states and at individual institutions. An adjusted income distribution was developed for all independent students from this variety of sources. This distribution appears in Appendix Table F.

APPENDIX -Table F

Income Distribution of Independent Students

Income Interval	Percent
Less than $3,000	38.5
$3,000 to $5,999	32.5
$6,000 to $7,499	10.0
$7,500 to $8,999	7.1
$9,000 to $11,999	7.6
More than $12,000	4.3
	100.0%

The calculated financial need of the independent student is simply the difference between available resources (basically, his income) and the costs of college plus maintenance. It was estimated that none of the students with incomes of less than $3,000 were married. In the $3,000 - $5,999 interval, it was estimated that only one-fourth of the independent students were married but half of the married students had one child.

The three weighted average budgets which were calculated for each state were averaged for each interval. For example, if the weighted average costs of tuition, fees, books, and supplies for a given state was $510, then the three total independent budgets would be: independent single students, $2,945; married, childless students, $4,970; and married students with one child, $5,685. The average budget for the first interval would be $2,945, since only one type of independent, single independent students, are found in that interval. The average budget for the second interval would be $3,541. This figure was determined by the formula $\overline{/}$ (75 x 2,945) + (12.5 x 4,970) + (12.5 x 5,685)$\overline{/}$ ÷ 100.

Continuing with this example, assume there are 20,000 independent students in a state. According to the estimated income distribution, 7,700 or 38.5 percent would have incomes below $3,000 and 6,500 or 32.5 percent would have incomes between $3,000 and $5,999. The total need for these students would be calculated as shown in Appendix Table G.

After total financial need was obtained for independent students for the

APPENDIX-Table G

Independent Student Need-Computational Example

Income Interval	Number Students	Average Budget	Total Need
Less than $3,000	7,700	$2,945	$11,126,500
$3,000 to $5,999	6,500	$3,541	$317,070

There are 7,700 students with incomes of less than $3,000. The assumed average income for this interval is $1,500. The difference between $1,500 and $2,945 is $1,445, or calculated financial need. The number of students is 7,700, and if each student has an average need of $1,445, then the total need is $11,126,500; or 7,700 times $1,445.

For the second interval, the assumed average income of students with incomes below $3,541 is $3,270. Approximately 1,170 students, or 18 percent in this interval have incomes below $3,541. The difference between $3,541, and $3,270 is $271, or the calculated financial need. The total financial need for this interval is $317,070, or $271 times 1,170.

The total independent student financial aid for the state is $11,443,570. Since the incomes of students in the intervals above $6,000 are above the total average cost of $3,541, it is not necessary to treat them in this particular example.

entire state, it was apportioned according to weighted average costs of tuition, fees, books and supplies at each institution. The student income distributions are the same for each type of institution and the maintenance budgets are the same, so the need can be distributed according to non-maintenance fees and enrollments. Using the preceding example, a distribution would look like the one provided in Appendix Table H.

These procedures were followed to assess independent student needs for each state, using each institutional type's weighted average budget. It is likely that the aggregate independent student need estimates in the report are lower than reality since no independent students were assumed to have more than one child. Therefore, they should be treated as minimum estimates.

Veterans Benefits

In some statewide financial aid studies and in many financial aid offices Federal veterans' educational benefits are considered as either financial aid or as financial resources for postsecondary education. Educational benefits from the GI Bill and the Junior GI Bill can with great validity be considered in either category. Because of the nature of the aggregate need analysis used in this study, it was decided that including these benefits as financial aid would present a misleading picture of available aid and unmet need in the region. Therefore, these benefits were not included in the report. An explanation for their exclusion is necessary.

In November, 1971, the academic year under consideration in this report, the Veterans Administration reported that over 137,000 veterans were enrolled at and receiving benefits to attend the two-year and four-year colleges in the SREB states. It was estimated that these veterans would receive a total of over $304 million dollars in benefits during the course of the year. The estimated total amounts of dollars received by veterans in two-year and four-year colleges in each state in 1971-72 are presented in Appendix Table I.

It is reasonable to assume that at least 90 percent of the veterans would be classified as independent students. It would be logical, then, if these benefits were treated as financial aid, to assign them to the aggregate need of independent students. The impact of such a procedure would meet and exceed the total aggregate financial need of all independent students, since their total financial need was only $189.39 million. Ninety percent of the $303.69 million would be $273.32 million or $83.93 million more than the calculated aggregate financial need of all independent students in this report, not just those enrolled at two-year and four-year colleges.

Since the veterans' benefits are not available to or distributed evenly among all independent students and, since their inclusion would present an unrealistic picture of the financial needs of all independent students, they were excluded.

APPENDIX-Table H

Distribution of Independent Student Need

Among Institutional Types-Computational Example

Institutional Type	(A) Independent Students	(B) Budget	(C) Total Costs
4-year Public Colleges	10,000	$650	$6,500,000
4-year Non-public Colleges	2,000	1,370	2,740,000
2-year Public Colleges	3,500	310	1,085,000
2-year Non-public Colleges	500	770	385,000
Vocational-Technical Schools	4,000	300	1,200,000
		Total	$11,910,000

Column C is equal to Column A times Column B
Column B includes no maintenance costs, only tuition, fees, books, and supplies.

Since income distributions, maintenance costs and marital statuses are assumed the same at all types of institutions, the only variations are in non-maintenance budgets and enrollments. Since 4-year public college students experience 54.6 percent of "total costs" ($6,500,000 divided by $11,910,000), these students are assumed to have 54.6 percent of the total calculated financial need for the state. The 4-year non-public colleges have 23.0 percent of the costs and their students have 23.0 percent of the need, and so on-through each type of institution. If the total need for the independent students of state is $11,443,570, then 54.6 percent, or $6,248,200 of it is experienced by 4-year public college students.

APPENDIX-Table I

Estimated Veterans Benefits Received
By Two-Year and Four-Year College Students,
By States, 1971-72
(amounts in millions)

State	Total
Alabama	$17.06
Arkansas	8.72
Florida	41.29
Georgia	25.82
Kentucky	12.47
Louisiana	16.27
Maryland	21.56
Mississippi	6.99
North Carolina	24.11
South Carolina	13.17
Tennessee	20.92
Texas	65.18
Virginia	22.61
West Virginia	7.52
	$303.69

APPENDIX B

DATA SOURCES

The agencies listed below provided data and other information on which this study was based.

National and Regional

American College Testing Program
College Entrance Examination Board
National Center for Educational Statistics
U.S. Office of Education - Division of Insured Loans
U.S. Office of Education - Division of Student Assistance
United States Social Security Administration - Office of Research and Statistics
United States Veterans Administration
United Student Aid Fund

Alabama

Alabama Commission on Higher Education
Alabama Department of Education
State Department of Veterans Affairs

Arkansas

Arkansas Rural Endowment Fund
Department of Higher Education
Department of Social and Rehabilitation Services
State Department of Education
Student Loan Guarantee Foundation

Florida

Division of Veterans Affairs
State Department of Education - Scholarship and Loans Section
State Department of Education
State University System of Florida

Georgia

Georgia Higher Education Assistance Corporation
Georgia State Scholarship Commission
State Department of Education
University System of Georgia

Kentucky

Council on Public Higher Education
Kentucky Department of Economic Security
Kentucky Higher Education Assistance Authority
State Department of Education

Louisiana

Department of Veterans Affairs
Department of Vocational Rehabilitation
Louisiana Coordinating Council for Higher Education
Louisiana Higher Education Assistance Commission
State Department of Education

Maryland

Division of Vocational Rehabilitation
Maryland Council for Higher Education
Maryland Higher Education Loan Corporation
Maryland State Board for Community Colleges
Maryland State Scholarship Board
State Department of Education

Mississippi

Board of Trustees of Institutions of Higher Learning
State Department of Education

North Carolina

College Foundation, Incorporated
North Carolina Division of Veterans Affairs
North Carolina State Education Assistance Authority
State Department of Mental Health
State Department of Public Instruction
The University of North Carolina

South Carolina

Higher Education Tuition Grants Committee
South Carolina Commission on Higher Education
State Department of Education

Tennessee

State Department of Education
Tennessee Council of Private Colleges
Tennessee Educational Loan Corporation

Tennessee (continued)

Tennessee Student Assistance Agency

Texas

Coordinating Board, Texas College and University System
State Department of Education

Virginia

State Council of Higher Education for Virginia
State Department of Education
State Education Assistance Authority
Virginia Community College System

West Virginia

State Department of Education
West Virginia Board of Regents
West Virginia Scholarship Program

The institutions listed below provided information concerning the administration of financial aid on their campuses.

Institutions

Agnes Scott College
Albany Area Vocational-Technical School
Albany State College
Angelina College
Averett College

Bellarmine College
Bennett College

Centre College of Kentucky
Chattanooga State Technical Institute
Clayton Junior College
Community College of Baltimore
Coosa Valley Vocational-Technical School
Copiah-Lincoln Junior College

Davidson College
Duke University

Elizabeth City State University

Institutions (continued)

Fisk University
Florida Agricultural and Mechanical University

Goucher College
Georgetown College

Howard County Junior College

Jefferson State Junior College

LaGrange College

Marymount College
Midlands Tech
Millsaps College
Mississippi Gulf Cost Junior College
Morris Brown College
Mount Olive College

Nashville State Technical Institute
Newberry College
North Carolina Wesleyan College

Parkersburg Community College
Pembroke State University
Pensacola Junior College
Piedmont Technical Education Center

Reinhardt College
Rice University
Rockingham Community College

Southwestern at Memphis
Spalding College
Stetson University

Technical Institute of Alamance
Tusculum College
Tuskegee Institute

University of Arkansas
University of Florida
University of North Florida
University of South Carolina
University of Virginia

Institutions (continued)

Vance-Granville Technical Institute
Vanderbilt University

West Liberty State College
West Virginia University
Wilson County Technical Institute
Wofford College
Wytheville Community College

York Technical Education Center